

Exhibit 1

Copy



8950 Cypress Waters Blvd.
Dallas, TX 75019

MORRIS MANOPLA
AUDREY MANOPLA

MORTGAGE LOAN STATEMENT

CONTACT INFORMATION

Customer Service: 888-480-2432
Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from
7 a.m. to 6 p.m. (CT) and Saturday from 8 a.m. to 2 p.m. (CT)
www.mynationstar.com

Your Dedicated Loan Specialist is Joel Vazquez and can be
reached at
(866) 316-2432 EXT. 5493358 or via mail at:
8950 Cypress Waters Blvd., Dallas, TX 75019

Statement Date: 08/17/2017
Loan Number: [REDACTED]
Payment Due Date: 09/01/2017
Amount Due: \$91,239.68

If payment is received on or after 08/17/2017, \$0.00 late fee will be charged.

Property Address:

[REDACTED]

Account Information

Interest Bearing Principal Balance	\$372,460.07
Interest Rate	5.750%
Escrow Balance	-\$34,498.15

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Explanation of Amount Due

Principal	\$987.28
Interest	\$1,784.70
Escrow Amount (for Taxes & Insurance)	\$1,559.90
Optional Products and Services	\$0.00
Regular Monthly Payment	\$4,331.88
Total Fees and Charges	\$166.32
Overdue Payment(s)	\$86,741.48
Partial Payment (Unapplied)	\$0.00
Total Amount Due	\$91,239.68

Please call Nationstar to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Lender Paid Expense Summary

	Activity Since Last Statement	Total
Property Inspections (08/10/2017)	\$15.00	\$15.00
Legal Fees	\$4,748.47	\$4,748.47
Total	\$4,763.47	\$4,763.47

Past Payment Breakdown

	Payments Rec'd since 08/01/2017	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes & Insurance)	\$0.00	\$0.00
Optional Insurance	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
Lender Paid Expenses	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

Transaction Activity (08/01/2017 to 08/17/2017)

Date	Description	Total	Principal	Interest	Escrow	Other
08/16/2017	Property Inspections	-\$15.00				-\$15.00
08/07/2017	Late Charge Assess	\$166.32				\$166.32
08/01/2017	Escrow Adjustment	-\$34,498.15			-\$34,498.15	
08/01/2017	New Loan	\$372,460.07	\$372,460.07			

Important Messages

(See Reverse side for Additional Critical Notices)

Attention New York City Residents: For your loan balance, creditor information, or to obtain more information regarding your loan, please contact our Customer Service Department toll free at 888-480-2432. You can also submit your request in writing to: Nationstar Mortgage LLC, Attention: Research Department, P.O. Box 619098, Dallas, Texas, 75261-9741.

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

Lender Paid Expenses are funds paid by Nationstar on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

NATIONSTAR IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE CURRENTLY IN BANKRUPTCY OR HAVE RECEIVED A DISCHARGE IN BANKRUPTCY, THIS COMMUNICATION IS NOT AN ATTEMPT TO COLLECT A DEBT FROM YOU PERSONALLY TO THE EXTENT THAT IT IS INCLUDED IN YOUR BANKRUPTCY OR HAS BEEN DISCHARGED, BUT IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.



www.mynationstar.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON.

MORRIS MANOPLA
AUDREY MANOPLA

ACCOUNT NUMBER

[REDACTED]

TOTAL AMOUNT DUE*

09/01/2017 **\$91,239.68**

WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO NATIONSTAR MORTGAGE*

PAYMENT DUE IF RECEIVED ON OR AFTER

09/17/2017 **\$91,239.68**

NATIONSTAR MORTGAGE
PO BOX 80516
CITY OF INDUSTRY, CA 91716-0516

ADDITIONAL ESCROW \$ _____

**ADDITIONAL PRINCIPAL \$ _____

**TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH**

[REDACTED]

**All amounts must be paid in full before additional principal reduction can be made.

[REDACTED]

Copy

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT; simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When NATIONSTAR Mortgage receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1) Principal and Interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reassignment/advance unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at www.mynationstar.com.

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at: NATIONSTAR Mortgage LLC, Attn: Military Families, P.O. Box 619098, Dallas, TX 75261-9741, fax 855-656-0427 or email militaryfamilies@nationstar.com. Be sure to include your loan number with the copy of the order.

Please visit our website at www.mynationstar.com for complete details regarding Legal Rights and Protections under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied if a payment is credited to your account and subsequently dishonored by your bank. NATIONSTAR Mortgage will reverse that payment and assess your loan account an insufficient funds fee of up to \$30.00, as permitted by applicable law. (This fee may vary by state.)

HOMESOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: <http://www.hud.gov/offices/hsgcrf/hcspool14.htm> or by calling the HUD toll free number 1-800-569-4267 (toll free TDD number 1-800-977-8333) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. NATIONSTAR Mortgage LLC is registered with the New York Superintendent of Banks.

NATIONSTAR Mortgage may report your account to the major credit bureaus. Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

- Auto-Pay** allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. NATIONSTAR Mortgage does not charge a fee to activate this service. Call 888-480-2432 for more information or visit our website at www.mynationstar.com.
- Online Payment** allows you to log on to your account anytime to make a payment. There is no charge for this service. Log on to www.mynationstar.com.
- Automated Phone Payment** is a pay-by-phone service provided through our automated phone system. There may be a fee of up to \$14 for this service. Call 888-480-2432.
- Agent Assisted Payment** is a pay-by-phone service provided by a customer service agent. Call 888-480-2432 and speak with an agent. There may be a fee of up to \$19 for this service.
- Pay by Mail** Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges.
- MoneyGram ExpressPayment** ensures same-day delivery of your payment to NATIONSTAR Mortgage. Visit your local MoneyGram Agent. Call 1-800-926-0400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and NATIONSTAR Mortgage loan number. The **MoneyGram Receive Code** is ***1678***. All ExpressPayment transactions require cash. The agent will charge a fee for this service.
- Western Union QuickCollect** ensures same-day delivery of your payment to NATIONSTAR Mortgage. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and NATIONSTAR Mortgage loan number, indicating.

Pay to: NATIONSTAR Mortgage Code City: Aster State: TX

All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

Customer Service: 888-480-2432, Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 6 p.m. (CT) and Saturday from 8 a.m. to 2 p.m. (CT) [Calls may be monitored and/or recorded for quality assurance purposes.]

24-hour automated account information: Log on to www.mynationstar.com OR call 888-480-2432.

Mailing addresses: for NATIONSTAR Mortgage are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST QWR's:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
P.O. Box 60516 City of Industry, CA 91716-0516	P.O. Box 619098 Dallas, TX 75261-9741	8950 Cypress Waters Blvd. Dallas, TX 75019	P.O. Box 7729 Springfield, OH 45501-7729 Fax: (800) 487-4729	P.O. Box 961225 Fort Worth, TX 76161-0225 Fax: (817) 826-1861	P.O. Box 619094 Dallas, TX 75261-9741

"PURSUANT TO RESPA, A "QUALIFIED WRITTEN REQUEST" (QWR) REGARDING THE SERVICING OF YOUR LOAN, A NOTICE ASSERTING THAT AN ERROR OCCURRED WITH RESPECT TO YOUR LOAN OR A NOTICE REQUESTING INFORMATION WITH RESPECT TO YOUR LOAN MUST BE SENT TO THIS ADDRESS: NATIONSTAR Mortgage, P.O. Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A "qualified written request" must comply with the requirements of RESPA, as follows: Qualified written request; defined. A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. A QWR, notice of error or request for information is not timely if it is delivered to a servicer more than 1-year after either the date of transfer of servicing or the date that the mortgage loan is discharged, whichever date is applicable.

NATIONSTAR Mortgage LLC, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

Check the appropriate box: ☐ Mailing Address ☐ Telephone Number Loan #: _____

Borrower's Name: _____ Co-Borrower's Name: _____

Borrower's New Address: _____ Co-Borrower's New Address: _____

Authorized Borrower Number(s): _____ Authorized Co-Borrower Number(s): _____

Home (____) _____ Mobile: Yes No Home (____) _____ Mobile: Yes No

Work (____) _____ Ext: _____ Mobile: Yes No Work (____) _____ Ext: _____ Mobile: Yes No

Other (____) _____ Mobile: Yes No Other (____) _____ Mobile: Yes No

Signature Required: _____ Signature Required: _____

I consent to being contacted by NATIONSTAR Mortgage LLC at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.



8950 Cypress Waters Blvd.
Dallas, TX 75019

MORRIS MANOPLA
AUDREY MANOPLA

MORTGAGE LOAN STATEMENT - Page 2

CONTACT INFORMATION

Customer Service: 888-480-2432

Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from
7 a.m. to 6 p.m. (CT) and Saturday from 8 a.m. to 2 p.m. (CT)

www.mynationstar.com

Your Dedicated Loan Specialist is Joel Vazquez and can be
reached at

(866) 316-2432 EXT. 5493358 or via mail at:
8950 Cypress Waters Blvd., Dallas, TX 75019

Statement Date: 08/17/2017
Loan Number: [REDACTED]
Payment Due Date: 09/01/2017
Amount Due: \$91,239.68
If payments received on or after 09/01/2017, \$0.00 late fee will be charged.

Copy

Transaction Activity (08/01/2017 to 08/17/2017) continued from Page 1

Date	Description	Total	Principal	Interest	Escrow	Other
02/28/2017	Legal Fees	-\$40.00				-\$40.00
02/28/2017	Legal Fees	-\$95.00				-\$95.00
02/28/2017	Legal Fees	-\$40.00				-\$40.00
02/28/2017	Legal Fees	-\$990.00				-\$990.00
02/28/2017	Legal Fees	-\$135.78				-\$135.78
11/22/2016	Legal Fees	-\$400.00				-\$400.00
11/22/2016	Legal Fees	-\$1,425.00				-\$1,425.00
11/22/2016	Legal Fees	-\$35.00				-\$35.00
08/05/2016	Legal Fees	-\$1,050.00				-\$1,050.00
08/05/2016	Legal Fees	-\$537.69				-\$537.69

"Total Fees & Charges" include, but are not limited to, phone pay fees, insufficient fund fees, or convenience fees. These fees & charges appear in the "Other" category of the Transaction Detail, if applied since the last billing cycle.

If you do not wish to receive paper statements, simply log into your account at www.mynationstar.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

We at Nationstar Mortgage would like to welcome you. Whether you just bought a new home, refinanced an existing loan or were recently transferred, we would like to take this opportunity to Thank You for allowing Nationstar Mortgage to serve your mortgage needs. You will receive this billing statement every month before each scheduled due date. Be sure to check the back of your statement for helpful hints and important information including PAYMENT OPTIONS, CONTACT INFORMATION, and our website address. An online version of the "Introducing Your New Billing Statement" brochure is located on our website at www.mynationstar.com to register your account today. Should you ever have any questions with regard to your mortgage loan, visit our website address at www.mynationstar.com to find the answers to frequently asked questions and for further assistance contact our Customer Service Department at 888-480-2432, Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 6 p.m. (CT) and Saturday from 8 a.m. to 2 p.m. (CT).

You can make your payment online at www.mynationstar.com. There is no charge for this service.

Copy

Copy

Hawaii Residents: If you believe a loss mitigation option request has been wrongly denied, you may file a complaint with the state division of financial institutions at 808-586-2820 or <http://cca.hawaii.gov/dfi/>.

New York Residents: Nationstar Mortgage LLC is licensed by the New York City Department of Consumer Affairs License Number: 1392003. If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov.

New York Residents Income Disclosure: If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: supplemental security income (SSI); social security; public assistance (welfare); spousal support, maintenance (alimony) or child support; unemployment benefits; disability benefits; workers' compensation benefits; public or private pensions; veterans' benefits; federal student loans, federal student grants, and federal work study funds; and ninety percent of your wages or salary earned in the last sixty days.

Oregon Residents: There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call 211 or visit www.oregonhomeowner-support.gov. If you need help finding a lawyer, consult the Oregon State Bar's Lawyer Referral Service online at www.oregonstatebar.org or by calling 503-684-3763 (in the Portland metropolitan area) or toll-free elsewhere in Oregon at 800-452-7636. Free legal assistance may be available if you are very low income. For more information and a directory of legal aid programs, go to www.oregonlawhelp.org.

North Carolina Residents: Nationstar Mortgage LLC is licensed by the North Carolina Commissioner of Banks, Mortgage Lender License L-103450. Nationstar Mortgage LLC is also licensed by the North Carolina Department of Insurance, Permit Numbers 105369, 112715, 105368, 111828, 112953, and 112954.

If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website www.nccob.gov.

Texas Residents: COMPLAINTS REGARDING THE SERVICING OF A MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

Copy

Copy



8950 Cypress Waters Blvd.
Dallas, TX 75019

www.mynationstar.com | 8950 Cypress Waters Blvd. | Dallas, TX 75019

08/17/2017

- Your loan is currently in the Foreclosure process.
- Please contact us at (866) 316-2432 EXT. 5493358

MORRIS MANOPLA
AUDREY MANOPLA
[REDACTED]

RE: Loan Number: [REDACTED]
Property Address: [REDACTED]

Dear Morris Manopla and Audrey Manopla:

At Nationstar Mortgage, we're committed to helping homeowners find solutions that could help them stay in their home and continue enjoying all the benefits of homeownership, even in times of difficulties.

Why am I receiving this letter?

Your mortgage payment is currently past due for 01/01/2016. We have completed the first filing notice required to start the foreclosure process on your account. Here is a recent payment history, and the reason for our concern.

Recent Account History:

- Payment due 03/01/2017: Unpaid balance of \$4,339.30
- Payment due 04/01/2017: Unpaid balance of \$4,339.30
- Payment due 05/01/2017: Unpaid balance of \$4,339.30
- Payment due 06/01/2017: Unpaid balance of \$4,339.30
- Payment due 07/01/2017: Unpaid balance of \$4,339.30
- Payment due 08/01/2017: Unpaid balance of \$4,339.30
- Current payment due 09/01/2017: \$4,331.88

Total: \$91,239.68 due. You must pay this amount to bring your loan current.

Please call Nationstar Mortgage to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

Your loan recently transferred to Nationstar Mortgage. Please see your monthly statements from your prior servicer for your 6-month payment history if the payment history above is less than 6 months.

What do I need to know?

Failure to bring your loan current may result in fees, possibly even foreclosure and the loss of your home. We are here to help. You do have options.* Here are some of the solutions that might be available, depending on your situation:

- Modifying the terms of your current loan.
- Receiving a payment forbearance that temporarily gives you more time to pay your monthly payment.
- If you simply can't pay your mortgage, an alternative to foreclosure may be selling your home and using the proceeds to pay off your current loan. A short payoff may be acceptable, or a deed in lieu of foreclosure may be an option.

Additional resources are also available. For extra help, you can reach out to housing counselors who'll work as your advocate while exploring solutions that could help you keep your home.

- The Consumer Financial Protection Bureau: <http://www.consumerfinance.gov/mortgagehelp>
- The Department of Housing and Urban Development (HUD): <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
- HUD Housing Counseling Agency Locator: (800) 569-4287
- The Homeowners HOPE™ Hotline Number: (888) 995-HOPE

What do I need to do?

The sooner we hear from you, the sooner we can help get your homeownership back on track. If you've already reached out for help, don't worry, that process is still proceeding and no further action is required.

If you have any questions, your Dedicated Loan Specialist is Joel Vazquez and can be reached at (866)-316-2432 EXT. 5493358 or via mail at the address listed above. Our hours of operation are Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 6 p.m. (CT) and Saturday from 8 a.m. to 2 p.m. (CT).

Sincerely,
Nationstar Mortgage LLC
Loss Mitigation Department

*Borrower must meet certain requirements to qualify for any of the options/products referenced. Terms are subject to change.

Nationstar is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.



Copy

Copy



If you have any questions, call us or visit us online. One of our Customer Service Representatives will be happy to help you.

Mon-Thurs 8am to 8pm, Fri 8am to 6pm, and Sat 8am to 2pm Central

Statement Date

The date your statement was generated. Account activity and payments received after this date will not be reflected on this statement.

This section includes payment information for the scheduled billing cycle, as well as any past due amounts and charges. This includes the following:

Your next scheduled monthly principal and interest amount as stated in your original or modified note.

The amount which is currently due for the escrow portion of your payment.

Your minimum monthly payment amount for this billing cycle. This includes principal, interest, optional insurance (if applicable) and escrow (if applicable).

This includes all minimum monthly payment amounts past due.

The amount of late charges assessed if the most recent payment was received after the grace period specified in your original note or mortgage.

Previously assessed and unpaid late charges.

Amounts charged for recently returned payments, if applicable. May also be referred to as an Overdraft or Non-Sufficient Funds (NSF) fee.

Previously assessed and unpaid NSF fees.

Amounts paid by the lender on your behalf to ensure the security of the note.

Total of all amounts and charges listed under Amount Due Explanation. This amount may not represent the total required to bring your loan contractually current.

[illegible]

Copy

A Guide To Your Monthly Statement



3 Payment Activity

Shows the application of your last payment received.

Last Payment Received

The date Nationstar Mortgage received your last payment.

Principal—Scheduled and Additional

The amount applied towards your principal from your last payment.

Interest and Escrow

The amount from your last payment applied to interest and your escrow balance (if applicable).

Optional Insurance

Optional Insurance premiums paid (if applicable).

Late Charges, Fees and Lender Paid Expenses

The amount from the last payment received that was applied to late charges, fees or expenses on your loan (if applicable).

Unapplied Funds

The amount of the last payment received that has not been applied as a payment (if applicable).

4 Lender Paid Expense Summary

This section includes the Lender Paid Expenses for the mortgage property, both paid since your last statement and total, such as: Deferred Payment, Home Insurance Premium, Legal Fees, Escrow Expenses, Short Payment, Property Taxes, Property Inspections, Location Search, Title Lien Search, Prior Lien, Maintenance, Repairs, and Prior Lender Expense.

5 Current and Late Payment Amount Information

Total Amount Due

Sum of the current amount due and the total amounts past due. This amount may not represent the total required to bring your loan contractually current.

Payment Due If Received On or After

Total amount due plus any additional late charges, if payment of total amount due is received on or after the date listed.

6 Additional Escrow and Principal Information

Additional Escrow

You may elect to include extra amounts to be applied to your escrow account. Please note: all current and past due amounts must be paid before additional payments into your escrow account can be made.

Additional Principal

You may elect to include extra amounts to be applied to your principal balance. Please note: All current and past due amounts must be paid before additional principal payments can be made.

Nationstar		MORTGAGE LOAN STATEMENT	
CONTACT INFORMATION CUSTOMER SERVICE: 1-888-40-3455 Monday - Friday: 9am - 5pm CST Saturday: 9am - 12pm CST Sunday: 12pm - 5pm CST		CONTACT INFORMATION CUSTOMER SERVICE: 1-888-40-3455 Monday - Friday: 9am - 5pm CST Saturday: 9am - 12pm CST Sunday: 12pm - 5pm CST	
LOAN INFORMATION JOHN Q. SMITH 1234 MAIN STREET ANYTOWN, TX 75001		LOAN INFORMATION Loan Number: 0123456789 Payment Due Date: 08/01/2020 Amount Due: \$2,500.00	
ACCOUNT INFORMATION Account Number: 0123456789 Payment Due Date: 08/01/2020 Amount Due: \$2,500.00		ACCOUNT INFORMATION Account Number: 0123456789 Payment Due Date: 08/01/2020 Amount Due: \$2,500.00	
Payment Activity Shows the application of your last payment received.		Payment Activity Shows the application of your last payment received.	
Additional Escrow You may elect to include extra amounts to be applied to your escrow account. Please note: all current and past due amounts must be paid before additional payments into your escrow account can be made.		Additional Escrow You may elect to include extra amounts to be applied to your escrow account. Please note: all current and past due amounts must be paid before additional payments into your escrow account can be made.	
Additional Principal You may elect to include extra amounts to be applied to your principal balance. Please note: All current and past due amounts must be paid before additional principal payments can be made.		Additional Principal You may elect to include extra amounts to be applied to your principal balance. Please note: All current and past due amounts must be paid before additional principal payments can be made.	
Lender Paid Expense Summary This section includes the Lender Paid Expenses for the mortgage property, both paid since your last statement and total, such as: Deferred Payment, Home Insurance Premium, Legal Fees, Escrow Expenses, Short Payment, Property Taxes, Property Inspections, Location Search, Title Lien Search, Prior Lien, Maintenance, Repairs, and Prior Lender Expense.		Lender Paid Expense Summary This section includes the Lender Paid Expenses for the mortgage property, both paid since your last statement and total, such as: Deferred Payment, Home Insurance Premium, Legal Fees, Escrow Expenses, Short Payment, Property Taxes, Property Inspections, Location Search, Title Lien Search, Prior Lien, Maintenance, Repairs, and Prior Lender Expense.	
Current and Late Payment Amount Information Total Amount Due Sum of the current amount due and the total amounts past due. This amount may not represent the total required to bring your loan contractually current.		Current and Late Payment Amount Information Total Amount Due Sum of the current amount due and the total amounts past due. This amount may not represent the total required to bring your loan contractually current.	
Payment Due If Received On or After Total amount due plus any additional late charges, if payment of total amount due is received on or after the date listed.		Payment Due If Received On or After Total amount due plus any additional late charges, if payment of total amount due is received on or after the date listed.	

Copy



Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and 90 days thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is **filed** during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within 90 days after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.
Nationstar Mortgage, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance **Officer**. A military legal assistance **office** locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>.
- "Military OneSource" is the U. S. Department of Defense's information resource.
If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to **find** out more information. Dialing instructions for areas outside the United States are provided on the website.

If this account is active or has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt. Please note, however, Nationstar reserves the right to exercise the legal rights only against the property securing the original obligation.

Copy



8950 Cypress Waters Blvd.
Dallas, TX 75019

MORTGAGE LOAN STATEMENT

STATEMENT DATE
09/19/2017

PAYMENT DUE DATE
10/01/2017

LOAN NUMBER

PROPERTY ADDRESS

AMOUNT DUE
\$95,578.98

If payment is received on or after 10/17/2017, a \$0.00 late fee will be charged.

MORRIS MANOPLA
AUDREY MANOPLA

EXPLANATION OF AMOUNT DUE

CATEGORY	
PRINCIPAL	\$987.28
INTEREST	\$1,784.70
ESCROW AMOUNT (FOR TAXES & INSURANCE)	\$1,559.90
OPTIONAL PRODUCTS / SERVICES	\$0.00
REGULAR MONTHLY PAYMENT	\$4,331.88
TOTAL FEES & CHARGES	\$166.32
OVERDUE PAYMENT(S)	\$91,080.78
PARTIAL PAYMENT (UNAPPLIED)	\$0.00
TOTAL AMOUNT DUE	\$95,578.98

Please call Mr. Cooper to request the full amount owed on your account as the amount due may be different than stated here due to interest and other charges or credits.

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Joel Vazquez
AND CAN BE REACHED AT:
(866) 316-2432 EXT. 5493358
or via mail at:
8950 Cypress Waters Blvd.
Dallas, TX 75019

ACCOUNT OVERVIEW

INTEREST BEARING PRINCIPAL BALANCE	INTEREST RATE
\$372,460.07	5.750%
	ESCROW BALANCE
	-\$37,971.08

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

PAST PAYMENTS BREAKDOWN

CATEGORY	PAID SINCE 08/18/2017	PAID YEAR TO DATE
PRINCIPAL	\$0.00	\$0.00
INTEREST	\$0.00	\$0.00
ESCROW (TAXES & INSURANCE)	\$0.00	\$0.00
OPTIONAL INSURANCE	\$0.00	\$0.00
FEES & CHARGES	\$0.00	\$0.00
LENDER PAID EXPENSES	\$0.00	\$0.00
PARTIAL PAYMENT (UNAPPLIED)	\$0.00	\$0.00
TOTAL	\$0.00	\$0.00

See page 2 for detailed Lender Paid Expenses Summary

HERE'S SOME HELPFUL INFORMATION (See Page 2 for Additional Critical Notices)

Attention New York City Residents: For your loan balance, creditor information, or to obtain more information regarding your loan, please contact our Customer Service Department toll free at 888-480-2432. You can also submit your request in writing to: Mr. Cooper, Attention: Research Department, PO Box 619098, Dallas, Texas, 75261-9741.

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

Lender Paid Expenses are funds paid by Mr. Cooper on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

TRANSACTION ACTIVITY (08/18/2017 to 09/19/2017)

DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER
09/15/2017	Disbursement-City Tax	\$3,472.93			\$3,472.93	

Mr. Cooper is simply a new brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

DETACH HERE AND RETURN WITH YOUR PAYMENT PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY



www.mrcooper.com

PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON.

MORRIS MANOPLA
AUDREY MANOPLA

ACCOUNT NUMBER	TOTAL AMOUNT DUE*
	10/01/2017 \$95,578.98
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO MR. COOPER*	PAYMENT DUE IF RECEIVED ON OR AFTER
	10/17/2017 \$95,578.98

MR. COOPER
PO BOX 60516
CITY OF INDUSTRY, CA 91716-0516



ADDITIONAL ESCROW \$
**ADDITIONAL PRINCIPAL \$

TOTAL AMOUNT OF YOUR CHECK DO NOT SEND CASH

*All amounts must be paid in full before additional principal reduction can be made.

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Mr. Cooper receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1)Principal and Interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at www.mrcooper.com.

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at: Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741, fax 855-856-0427 or email MilitaryFamilies@mrcooper.com. Be sure to include your loan number with the copy of the orders. Please visit our website at www.mrcooper.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Mr. Cooper will reverse that payment and assess your loan account an insufficient funds fee of up to \$30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department’s Consumer Help Unit at 1-800-342-3736 or by visiting the Department’s website at www.dfs.ny.gov. Mr. Cooper is registered with the New York Superintendent of Banks.

Mr. Cooper may report your account to the major credit bureaus.
Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

AUTOPAY Allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Mr. Cooper does not charge a fee to activate this service. Call 888-480-2432 for more information or visit our website at www.mrcooper.com.

ONLINE PAYMENT Allows you to sign in to your account anytime to make a payment. There is no charge for this service. Sign in to www.mrcooper.com.

AUTOMATED PHONE PAYMENT Is a pay-by-phone service provided through our automated phone system. There may be a fee of up to \$14 for this service. Call 888-480-2432.

AGENT ASSISTED PAYMENT Is a pay-by-phone service provided by a customer service agent. Call 888-480-2432 and speak with an agent. There may be a fee of up to \$19 for this service.

PAY BY MAIL Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and **allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges**. Send payment via express or overnight mail to Mr. Cooper, Attn: Payment Processing - 650783, 1010 W. Mockingbird, Suite 100, Dallas, TX 75247.

WIRE You may send payments, via wire transfer, to the following:
Bank Account: 4059000XXXXXXXXXX(10Xs equals the borrower loan number with leading zero)
Routing#: 121000248
Bank Name: Wells Fargo Bank, N.A.
Bank Address: 420 Montgomery Street, San Francisco, CA 94104

MONEYGRAM EXPRESSPAYMENT Ensures same-day delivery of your payment to Mr. Cooper. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Mr. Cooper loan number. The MoneyGram Receive Code is ***1678***. All ExpressPayment transactions require cash. The agent will charge a fee for this service.

WESTERN UNION QUICKCOLLECT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Mr. Cooper loan number, indicating:

Pay to: Mr. Cooper Code City: Astar State: TX
All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

CUSTOMER SERVICE: 888-480-2432, Monday through Thursday 7 a.m. to 8 p.m. (CT), Friday 7 a.m. to 6 p.m. (CT), and Saturday 8 a.m. to 2 p.m. (CT)
[Calls may be monitored and/or recorded for quality assurance purposes].

24-HOUR AUTOMATED ACCOUNT INFORMATION: Sign in to www.mrcooper.com OR call **888-480-2432**.

MAILING ADDRESSES: For Mr. Cooper are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 60516 City of Industry, CA 91716-0516	PO Box 619098 Dallas, TX 75261-9741	8950 Cypress Waters Blvd. Dallas, TX 75019	PO Box 7729 Springfield, OH 45501-7729 Fax 800-687-4729	PO Box 961229 Fort Worth, TX 76161-0229 Fax 817-826-1861	PO Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A “QUALIFIED WRITTEN REQUEST” (QWR) REGARDING THE SERVICING OF YOUR LOAN, A NOTICE ASSERTING THAT AN ERROR OCCURRED WITH RESPECT TO YOUR LOAN OR A NOTICE REQUESTING INFORMATION WITH RESPECT TO YOUR LOAN MUST BE SENT TO THIS ADDRESS:** Mr. Cooper PO Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A “qualified written request” must comply with the requirements of RESPA, as follows: Qualified written request; defined. A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. A QWR, notice of error or request for information is not timely if it is delivered to a servicer more than 1-year after either the date of transfer of servicing or the date that the mortgage loan is discharged, whichever date is applicable.



Mr. Cooper, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

CHECK THE APPROPRIATE BOX:

☐ MAILING ADDRESS

☐ TELEPHONE NUMBER:

LOAN #

Borrower’s Name:

Borrower’s New Address:

Co-Borrower’s Name:

Co-Borrower’s New Address:

Authorized Borrower’s Number(s):

Home: () Mobile: Yes No

Work: () Ext: Mobile: Yes No

Other: () Mobile: Yes No

Authorized Co-Borrower’s Number(s):

Home: () Mobile: Yes No

Work: () Ext: Mobile: Yes No

Other: () Mobile: Yes No

I consent to being contacted by Mr. Cooper at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.



MORTGAGE LOAN STATEMENT

STATEMENT DATE
09/19/2017

PAYMENT DUE DATE
10/01/2017

LOAN NUMBER
[REDACTED]

AMOUNT DUE
\$95,578.98

PROPERTY ADDRESS
[REDACTED]

If payment is received on or after 10/17/2017, a \$0.00 late fee will be charged.

LENDER PAID EXPENSES

	LAST STATEMENT	TOTAL
PROPERTY INSPECTIONS (09/13/2017)	\$0.00	\$15.00
LEGAL FEES	\$0.00	\$4,748.47
TOTAL	\$0.00	\$4,763.47

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Joel Vazquez
AND CAN BE REACHED AT:
(866) 316-2432 EXT. 5493358
or via mail at:
8950 Cypress Waters Blvd.
Dallas, TX 75019

HERE'S SOME HELPFUL INFORMATION

"Total Fees & Charges" include, but are not limited to, phone pay fees, insufficient fund fees, or convenience fees. These fees & charges appear in the "Other" category of the Transaction Detail, if applied since the last billing cycle.

If you do not wish to receive paper statements, simply log into your account at www.mrcooper.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

If you haven't registered on www.mrcooper.com, please do so today to avoid missing important messaging regarding your account. Should you have any questions regarding your statement's layout, please log on to our website at www.mrcooper.com for an online version of "How to Read Your Statement". On our website, you will find other valuable information including Auto-Pay enrollment, payment activities, the various payment methods available and answers to frequently asked questions. Thank you for allowing Mr. Cooper to serve your mortgage needs. We appreciate your business.

You can make your payment online at www.mrcooper.com. There is no charge for this service.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your prior servicer, on or before its due date may not be treated by the new servicer, Mr. Cooper, as late, and a late fee may not be imposed on you. These late fees may appear on your transaction detail as assessed and subsequently waived during the first 60 days after your loan transfer.

Your year to date past payment breakdown only reflects payments we have received year to date; please refer to your last billing statement from your prior servicer for a complete year to date breakdown.

As part of our transformation to Mr. Cooper, we've enhanced your monthly billing statement, making it simpler and easier to read. To learn more, check out the 'how to read your statement' video guide online. Go to www.mrcooper.com/servicing/statements and sign in to your account or find it in the support section of our website at www.mrcooper.com/support/statements/monthly.



Hawaii Residents: If you believe a loss mitigation option request has been wrongly denied, you may file a complaint with the state division of financial institutions at 808-586-2820 or <http://cca.hawaii.gov/dfi/>.

New York Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the New York City Department of Consumer Affairs License Number: 1392003. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov.**

New York Residents Income Disclosure: If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: supplemental security income (SSI); social security; public assistance (welfare); spousal support, maintenance (alimony) or child support; unemployment benefits; disability benefits; workers' compensation benefits; public or private pensions; veterans' benefits; federal student loans, federal student grants, and federal work study funds; and ninety percent of your wages or salary earned in the last sixty days.

Oregon Residents: There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call 211 or visit www.oregonhomeownersupport.gov. If you need help finding a lawyer, consult the Oregon State Bar's Lawyer Referral Service online at www.oregonstatebar.org or by calling 503-684-3763 (in the Portland metropolitan area) or toll-free elsewhere in Oregon at 800-452-7636. Free legal assistance may be available if you are very low income. For more information and a directory of legal aid programs, go to www.oregonlawhelp.org.

North Carolina Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the North Carolina Commissioner of Banks, Mortgage Lender License L-103450. Nationstar Mortgage LLC d/b/a Mr. Cooper is also licensed by the North Carolina Department of Insurance, Permit Numbers 105369, 112715, 105368, 111828, 112953, and 112954. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website www.nccob.gov.**

Texas Residents: COMPLAINTS REGARDING THE SERVICING OF A MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.



8950 Cypress Waters Blvd.
Dallas, TX 75019

MORTGAGE LOAN STATEMENT

STATEMENT DATE
10/18/2017

LOAN NUMBER
[REDACTED]

PROPERTY ADDRESS
[REDACTED]

PAYMENT DUE DATE
11/01/2017

REINSTATEMENT
AMOUNT DUE
\$99,867.61

If payment is received on or
after 11/17/2017, a \$0.00 late
fee will be charged.

MORRIS MANOPLA
AUDREY MANOPLA
[REDACTED]

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Joel Vazquez
AND CAN BE REACHED AT:
(866) 316-2432 EXT. 5493358
or via mail at:
8950 Cypress Waters Blvd.
Dallas, TX 75019

EXPLANATION OF AMOUNT DUE

CATEGORY	
PRINCIPAL	\$987.28
INTEREST	\$1,784.70
ESCROW AMOUNT (FOR TAXES & INSURANCE)	\$1,509.23
OPTIONAL PRODUCTS / SERVICES	\$0.00
TOTAL FEES & CHARGES	\$166.32
OVERDUE PAYMENT(S)	\$95,420.08
PARTIAL PAYMENT (UNAPPLIED)	\$0.00
REINSTATEMENT AMOUNT DUE	\$99,867.61
ACCELERATION AMOUNT DUE	\$460,247.45

ACCOUNT OVERVIEW

INTEREST BEARING PRINCIPAL BALANCE \$372,460.07	INTEREST RATE 5.750%
	ESCROW BALANCE -\$42,466.04

The Principal Balance does not represent the payoff amount of your account
and is not to be used for payoff purposes.

PAST PAYMENTS BREAKDOWN

CATEGORY	PAID SINCE 09/20/2017	PAID YEAR TO DATE
PRINCIPAL	\$0.00	\$0.00
INTEREST	\$0.00	\$0.00
ESCROW (TAXES & INSURANCE)	\$0.00	\$0.00
OPTIONAL INSURANCE	\$0.00	\$0.00
FEES & CHARGES	\$0.00	\$0.00
LENDER PAID EXPENSES	\$0.00	\$0.00
PARTIAL PAYMENT (UNAPPLIED)	\$0.00	\$0.00
TOTAL	\$0.00	\$0.00

See page 2 for detailed Lender Paid Expenses Summary

HERE'S SOME HELPFUL INFORMATION (See Page 2 for Additional Critical Notices)

The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. Your loan has been accelerated. The Accelerated Amount Due is the approximate payoff as of the date of the billing statement. Neither of these amounts include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote or payoff quote as these amounts will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.

TRANSACTION ACTIVITY (09/20/2017 to 10/18/2017)

DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER
10/13/2017	Property Inspections	-\$15.00				-\$15.00
10/02/2017	Disbursement-Insurance	\$4,494.96			\$4,494.96	
09/20/2017	Property Inspections	-\$15.00				-\$15.00

Mr. Cooper is simply a new brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

DETACH HERE AND RETURN WITH YOUR PAYMENT PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY



www.mrcooper.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR
PHONE NUMBER HAS CHANGED. ENTER
CHANGES ON BACK OF COUPON.
MORRIS MANOPLA
AUDREY MANOPLA

ACCOUNT NUMBER [REDACTED]	REINSTATEMENT AMOUNT DUE* 11/01/2017 \$99,867.61
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO MR. COOPER*	PAYMENT DUE IF RECEIVED ON OR AFTER 11/17/2017 \$99,867.61

MR. COOPER
PO BOX 60516
CITY OF INDUSTRY, CA 91716-0516



ADDITIONAL ESCROW \$ _____
**ADDITIONAL PRINCIPAL \$ _____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

**All amounts must be paid in full before additional principal reduction can be made.

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Mr. Cooper receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1)Principal and Interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at www.mrcooper.com.

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at: Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741, fax 855-856-0427 or email MilitaryFamilies@mrcooper.com. Be sure to include your loan number with the copy of the orders. Please visit our website at www.mrcooper.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Mr. Cooper will reverse that payment and assess your loan account an insufficient funds fee of up to \$30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department’s Consumer Help Unit at 1-800-342-3736 or by visiting the Department’s website at www.dfs.ny.gov. Mr. Cooper is registered with the New York Superintendent of Banks.

Mr. Cooper may report your account to the major credit bureaus.
Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

AUTOPAY Allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Mr. Cooper does not charge a fee to activate this service. Call 888-480-2432 for more information or visit our website at www.mrcooper.com.

ONLINE PAYMENT Allows you to sign in to your account anytime to make a payment. There is no charge for this service. Sign in to www.mrcooper.com.

AUTOMATED PHONE PAYMENT Is a pay-by-phone service provided through our automated phone system. There may be a fee of up to \$14 for this service. Call 888-480-2432.

AGENT ASSISTED PAYMENT Is a pay-by-phone service provided by a customer service agent. Call 888-480-2432 and speak with an agent. There may be a fee of up to \$19 for this service.

PAY BY MAIL Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and **allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges**. Send payment via express or overnight mail to Mr. Cooper, Attn: Payment Processing - 650783, 1010 W. Mockingbird, Suite 100, Dallas, TX 75247.

WIRE You may send payments, via wire transfer, to the following:
Bank Account: 4059000XXXXXXXXXX(10Xs equals the borrower loan number with leading zero)
Routing#: 121000248
Bank Name: Wells Fargo Bank, N.A.
Bank Address: 420 Montgomery Street, San Francisco, CA 94104

MONEYGRAM EXPRESSPAYMENT Ensures same-day delivery of your payment to Mr. Cooper. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Mr. Cooper loan number. The MoneyGram Receive Code is ***1678***. All ExpressPayment transactions require cash. The agent will charge a fee for this service.

WESTERN UNION QUICKCOLLECT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Mr. Cooper loan number, indicating:

Pay to: Mr. Cooper Code City: Astar State: TX
All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

CUSTOMER SERVICE: 888-480-2432. Monday through Thursday 7 a.m. to 8 p.m. (CT), Friday 7 a.m. to 6 p.m. (CT), and Saturday 8 a.m. to 2 p.m. (CT)
[Calls may be monitored and/or recorded for quality assurance purposes].

24-HOUR AUTOMATED ACCOUNT INFORMATION: Sign in to www.mrcooper.com OR call **888-480-2432**.

MAILING ADDRESSES: For Mr. Cooper are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 60516 City of Industry, CA 91716-0516	PO Box 619098 Dallas, TX 75261-9741	8950 Cypress Waters Blvd. Dallas, TX 75019	PO Box 7729 Springfield, OH 45501-7729 Fax 800-687-4729	PO Box 961229 Fort Worth, TX 76161-0229 Fax 817-826-1861	PO Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A “QUALIFIED WRITTEN REQUEST” (QWR) REGARDING THE SERVICING OF YOUR LOAN, A NOTICE ASSERTING THAT AN ERROR OCCURRED WITH RESPECT TO YOUR LOAN OR A NOTICE REQUESTING INFORMATION WITH RESPECT TO YOUR LOAN MUST BE SENT TO THIS ADDRESS:** Mr. Cooper PO Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A “qualified written request” must comply with the requirements of RESPA, as follows: Qualified written request; defined. A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. A QWR, notice of error or request for information is not timely if it is delivered to a servicer more than 1-year after either the date of transfer of servicing or the date that the mortgage loan is discharged, whichever date is applicable.



Mr. Cooper, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

CHECK THE APPROPRIATE BOX:

☐ MAILING ADDRESS

☐ TELEPHONE NUMBER:

LOAN #

Borrower’s Name:

Borrower’s New Address:

Co-Borrower’s Name:

Co-Borrower’s New Address:

Authorized Borrower’s Number(s):

Home: () Mobile: Yes No

Work: () Ext: Mobile: Yes No

Other: () Mobile: Yes No

Authorized Co-Borrower’s Number(s):

Home: () Mobile: Yes No

Work: () Ext: Mobile: Yes No

Other: () Mobile: Yes No

I consent to being contacted by Mr. Cooper at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.



MORTGAGE LOAN STATEMENT

STATEMENT DATE
10/18/2017

LOAN NUMBER
[REDACTED]

PROPERTY ADDRESS
[REDACTED]

PAYMENT DUE DATE
11/01/2017

REINSTATEMENT
AMOUNT DUE
\$99,867.61

*If payment is received on or
after 11/17/2017, a \$0.00 late
fee will be charged.*

LENDER PAID EXPENSES

	LAST STATEMENT	TOTAL
PROPERTY INSPECTIONS (10/10/2017)	\$30.00	\$45.00
LEGAL FEES	\$0.00	\$4,748.47
TOTAL	\$30.00	\$4,793.47

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Joel Vazquez
AND CAN BE REACHED AT:
(866) 316-2432 EXT. 5493358
or via mail at:
8950 Cypress Waters Blvd.
Dallas, TX 75019

HERE'S SOME HELPFUL INFORMATION

Attention New York City Residents: For your loan balance, creditor information, or to obtain more information regarding your loan, please contact our Customer Service Department toll free at 888-480-2432. You can also submit your request in writing to: Mr. Cooper, Attention: Research Department, PO Box 619098, Dallas, Texas, 75261-9741.

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

Lender Paid Expenses are funds paid by Mr. Cooper on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

"Total Fees & Charges" include, but are not limited to, phone pay fees, insufficient fund fees, or convenience fees. These fees & charges appear in the "Other" category of the Transaction Detail, if applied since the last billing cycle.

If you do not wish to receive paper statements, simply log into your account at www.mrcooper.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

You can make your payment online at www.mrcooper.com. There is no charge for this service.

As part of our transformation to Mr. Cooper, we've enhanced your monthly billing statement, making it simpler and easier to read. To learn more, check out the 'how to read your statement' video guide online. Go to www.mrcooper.com/servicing/statements and sign in to your account or find it in the support section of our website at www.mrcooper.com/support/statements/monthly.



Hawaii Residents: If you believe a loss mitigation option request has been wrongly denied, you may file a complaint with the state division of financial institutions at 808-586-2820 or <http://cca.hawaii.gov/dfi/>.

New York Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the New York City Department of Consumer Affairs License Number: 1392003. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov.**

New York Residents Income Disclosure: If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: supplemental security income (SSI); social security; public assistance (welfare); spousal support, maintenance (alimony) or child support; unemployment benefits; disability benefits; workers' compensation benefits; public or private pensions; veterans' benefits; federal student loans, federal student grants, and federal work study funds; and ninety percent of your wages or salary earned in the last sixty days.

Oregon Residents: There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call 211 or visit www.oregonhomeownersupport.gov. If you need help finding a lawyer, consult the Oregon State Bar's Lawyer Referral Service online at www.oregonstatebar.org or by calling 503-684-3763 (in the Portland metropolitan area) or toll-free elsewhere in Oregon at 800-452-7636. Free legal assistance may be available if you are very low income. For more information and a directory of legal aid programs, go to www.oregonlawhelp.org.

North Carolina Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the North Carolina Commissioner of Banks, Mortgage Lender License L-103450. Nationstar Mortgage LLC d/b/a Mr. Cooper is also licensed by the North Carolina Department of Insurance, Permit Numbers 105369, 112715, 105368, 111828, 112953, and 112954. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website www.nccob.gov.**

Texas Residents: COMPLAINTS REGARDING THE SERVICING OF A MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.



8950 Cypress Waters Blvd.
Dallas, TX 75019

MORTGAGE LOAN STATEMENT

STATEMENT DATE
11/20/2017

LOAN NUMBER
[REDACTED]

PROPERTY ADDRESS
[REDACTED]

PAYMENT DUE DATE
12/01/2017
**REINSTATEMENT
AMOUNT DUE**
\$104,199.49
*If payment is received on or
after 12/17/2017, a \$0.00 late
fee will be charged.*

MORRIS MANOPLA
AUDREY MANOPLA
[REDACTED]

QUESTIONS? WE'RE HERE TO HELP.
CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)
www.mrcooper.com
YOUR Dedicated Loan Specialist is:
Joel Vazquez
AND CAN BE REACHED AT:
(866) 316-2432 EXT. 5493358
or via mail at:
8950 Cypress Waters Blvd.
Dallas, TX 75019

EXPLANATION OF AMOUNT DUE

CATEGORY	
PRINCIPAL	\$987.28
INTEREST	\$1,784.70
ESCROW AMOUNT (FOR TAXES & INSURANCE)	\$1,559.90
OPTIONAL PRODUCTS / SERVICES	\$0.00
TOTAL FEES & CHARGES	\$166.32
OVERDUE PAYMENT(S)	\$99,701.29
PARTIAL PAYMENT (UNAPPLIED)	\$0.00
REINSTATEMENT AMOUNT DUE	\$104,199.49
ACCELERATION AMOUNT DUE	\$462,105.83

ACCOUNT OVERVIEW

INTEREST BEARING PRINCIPAL BALANCE \$372,460.07	INTEREST RATE 5.750%
	ESCROW BALANCE -\$42,466.04

The Principal Balance does not represent the payoff amount of your account
and is not to be used for payoff purposes.

PAST PAYMENTS BREAKDOWN

CATEGORY	PAID SINCE 10/19/2017	PAID YEAR TO DATE
PRINCIPAL	\$0.00	\$0.00
INTEREST	\$0.00	\$0.00
ESCROW (TAXES & INSURANCE)	\$0.00	\$0.00
OPTIONAL INSURANCE	\$0.00	\$0.00
FEES & CHARGES	\$0.00	\$0.00
LENDER PAID EXPENSES	\$0.00	\$0.00
PARTIAL PAYMENT (UNAPPLIED)	\$0.00	\$0.00
TOTAL	\$0.00	\$0.00

See page 2 for detailed Lender Paid Expenses Summary

HERE'S SOME HELPFUL INFORMATION (See Page 2 for Additional Critical Notices)

The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. Your loan has been accelerated. The Accelerated Amount Due is the approximate payoff as of the date of the billing statement. Neither of these amounts include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote or payoff quote as these amounts will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.

TRANSACTION ACTIVITY (10/19/2017 to 11/20/2017)

DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER
11/13/2017	Property Inspections	-\$15.00				-\$15.00

Mr. Cooper is simply a new brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

DETACH HERE AND RETURN WITH YOUR PAYMENT PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY



www.mrcooper.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR
PHONE NUMBER HAS CHANGED. ENTER
CHANGES ON BACK OF COUPON.

MORRIS MANOPLA
AUDREY MANOPLA

ACCOUNT NUMBER [REDACTED]	REINSTATEMENT AMOUNT DUE* 12/01/2017 \$104,199.49
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO MR. COOPER*	PAYMENT DUE IF RECEIVED ON OR AFTER 12/17/2017 \$104,199.49

MR. COOPER
PO BOX 60516
CITY OF INDUSTRY, CA 91716-0516



ADDITIONAL ESCROW \$ _____
**ADDITIONAL PRINCIPAL \$ _____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

**All amounts must be paid in full before additional principal reduction can be made.

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Mr. Cooper receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1)Principal and Interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at www.mrcooper.com.

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at: Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741, fax 855-856-0427 or email MilitaryFamilies@mrcooper.com. Be sure to include your loan number with the copy of the orders. Please visit our website at www.mrcooper.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Mr. Cooper will reverse that payment and assess your loan account an insufficient funds fee of up to \$30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department’s Consumer Help Unit at 1-800-342-3736 or by visiting the Department’s website at www.dfs.ny.gov. Mr. Cooper is registered with the New York Superintendent of Banks.

Mr. Cooper may report your account to the major credit bureaus.
Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

AUTOPAY Allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Mr. Cooper does not charge a fee to activate this service. Call 888-480-2432 for more information or visit our website at www.mrcooper.com.

ONLINE PAYMENT Allows you to sign in to your account anytime to make a payment. There is no charge for this service. Sign in to www.mrcooper.com.

AUTOMATED PHONE PAYMENT Is a pay-by-phone service provided through our automated phone system. There may be a fee of up to \$14 for this service. Call 888-480-2432.

AGENT ASSISTED PAYMENT Is a pay-by-phone service provided by a customer service agent. Call 888-480-2432 and speak with an agent. There may be a fee of up to \$19 for this service.

PAY BY MAIL Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and **allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges**. Send payment via express or overnight mail to Mr. Cooper, Attn: Payment Processing - 650783, 1010 W. Mockingbird, Suite 100, Dallas, TX 75247.

WIRE You may send payments, via wire transfer, to the following:

Bank Account: 4059000XXXXXXXXXX(10Xs equals the borrower loan number with leading zero)

Routing#: 121000248

Bank Name: Wells Fargo Bank, N.A.

Bank Address: 420 Montgomery Street, San Francisco, CA 94104

MONEYGRAM EXPRESSPAYMENT Ensures same-day delivery of your payment to Mr. Cooper. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Mr. Cooper loan number. The MoneyGram Receive Code is ***1678***. All ExpressPayment transactions require cash. The agent will charge a fee for this service.

WESTERN UNION QUICKCOLLECT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Mr. Cooper loan number, indicating:

Pay to: Mr. Cooper Code City: Astar State: TX

All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

CUSTOMER SERVICE: 888-480-2432, Monday through Thursday 7 a.m. to 8 p.m. (CT), Friday 7 a.m. to 6 p.m. (CT), and Saturday 8 a.m. to 2 p.m. (CT)

[Calls may be monitored and/or recorded for quality assurance purposes].

24-HOUR AUTOMATED ACCOUNT INFORMATION: Sign in to www.mrcooper.com OR call **888-480-2432**.

MAILING ADDRESSES: For Mr. Cooper are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 60516 City of Industry, CA 91716-0516	PO Box 619098 Dallas, TX 75261-9741	8950 Cypress Waters Blvd. Dallas, TX 75019	PO Box 7729 Springfield, OH 45501-7729 Fax 800-687-4729	PO Box 961229 Fort Worth, TX 76161-0229 Fax 817-826-1861	PO Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A “QUALIFIED WRITTEN REQUEST” (QWR) REGARDING THE SERVICING OF YOUR LOAN, A NOTICE ASSERTING THAT AN ERROR OCCURRED WITH RESPECT TO YOUR LOAN OR A NOTICE REQUESTING INFORMATION WITH RESPECT TO YOUR LOAN MUST BE SENT TO THIS ADDRESS:** Mr. Cooper PO Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A “qualified written request” must comply with the requirements of RESPA, as follows: Qualified written request; defined. A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. A QWR, notice of error or request for information is not timely if it is delivered to a servicer more than 1-year after either the date of transfer of servicing or the date that the mortgage loan is discharged, whichever date is applicable.



Mr. Cooper, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

CHECK THE APPROPRIATE BOX:

☐

MAILING ADDRESS

☐

TELEPHONE NUMBER:

LOAN #

Borrower’s Name: _____

Borrower’s New Address: _____

Authorized Borrower’s Number(s): _____

Home: (_____) _____ Mobile: Yes No

Work: (_____) _____ Ext: _____ Mobile: Yes No

Other: (_____) _____ Mobile: Yes No

Co-Borrower’s Name: _____

Co-Borrower’s New Address: _____

Authorized Co-Borrower’s Number(s): _____

Home: (_____) _____ Mobile: Yes No

Work: (_____) _____ Ext: _____ Mobile: Yes No

Other: (_____) _____ Mobile: Yes No

I consent to being contacted by Mr. Cooper at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.



MORTGAGE LOAN STATEMENT

STATEMENT DATE
11/20/2017

LOAN NUMBER
[REDACTED]

PROPERTY ADDRESS
[REDACTED]

PAYMENT DUE DATE
12/01/2017

REINSTATEMENT
AMOUNT DUE
\$104,199.49

If payment is received on or after 12/17/2017, a \$0.00 late fee will be charged.

LENDER PAID EXPENSES

	LAST STATEMENT	TOTAL
PROPERTY INSPECTIONS (11/09/2017)	\$15.00	\$60.00
LEGAL FEES	\$0.00	\$4,748.47
TOTAL	\$15.00	\$4,808.47

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Joel Vazquez
AND CAN BE REACHED AT:
(866) 316-2432 EXT. 5493358
or via mail at:
8950 Cypress Waters Blvd.
Dallas, TX 75019

HERE'S SOME HELPFUL INFORMATION

Attention New York City Residents: For your loan balance, creditor information, or to obtain more information regarding your loan, please contact our Customer Service Department toll free at 888-480-2432. You can also submit your request in writing to: Mr. Cooper, Attention: Research Department, PO Box 619098, Dallas, Texas, 75261-9741.

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

Lender Paid Expenses are funds paid by Mr. Cooper on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

"Total Fees & Charges" include, but are not limited to, phone pay fees, insufficient fund fees, or convenience fees. These fees & charges appear in the "Other" category of the Transaction Detail, if applied since the last billing cycle.

If you do not wish to receive paper statements, simply log into your account at www.mrcooper.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

You can make your payment online at www.mrcooper.com. There is no charge for this service.

As part of our transformation to Mr. Cooper, we've enhanced your monthly billing statement, making it simpler and easier to read. To learn more, check out the 'how to read your statement' video guide online. Go to www.mrcooper.com/servicing/statements and sign in to your account or find it in the support section of our website at www.mrcooper.com/support/statements/monthly.



Hawaii Residents: If you believe a loss mitigation option request has been wrongly denied, you may file a complaint with the state division of financial institutions at 808-586-2820 or <http://cca.hawaii.gov/dfi/>.

New York Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the New York City Department of Consumer Affairs License Number: 1392003. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov.**

New York Residents Income Disclosure: If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: supplemental security income (SSI); social security; public assistance (welfare); spousal support, maintenance (alimony) or child support; unemployment benefits; disability benefits; workers' compensation benefits; public or private pensions; veterans' benefits; federal student loans, federal student grants, and federal work study funds; and ninety percent of your wages or salary earned in the last sixty days.

Oregon Residents: There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call 211 or visit www.oregonhomeownersupport.gov. If you need help finding a lawyer, consult the Oregon State Bar's Lawyer Referral Service online at www.oregonstatebar.org or by calling 503-684-3763 (in the Portland metropolitan area) or toll-free elsewhere in Oregon at 800-452-7636. Free legal assistance may be available if you are very low income. For more information and a directory of legal aid programs, go to www.oregonlawhelp.org.

North Carolina Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the North Carolina Commissioner of Banks, Mortgage Lender License L-103450. Nationstar Mortgage LLC d/b/a Mr. Cooper is also licensed by the North Carolina Department of Insurance, Permit Numbers 105369, 112715, 105368, 111828, 112953, and 112954. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website www.nccob.gov.**

Texas Residents: COMPLAINTS REGARDING THE SERVICING OF A MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.



8950 Cypress Waters Blvd.
Dallas, TX 75019

MORTGAGE LOAN STATEMENT

STATEMENT DATE
12/19/2017

LOAN NUMBER
[REDACTED]

PROPERTY ADDRESS
[REDACTED]

PAYMENT DUE DATE
01/01/2018
**REINSTATEMENT
AMOUNT DUE***
\$130,382.58
*If payment is received on or
after 01/17/2018, a \$0.00
late fee will be charged.*

MORRIS MANOPLA
AUDREY MANOPLA
[REDACTED]

EXPLANATION OF AMOUNT DUE

CATEGORY	
PRINCIPAL	\$987.28
INTEREST	\$1,784.70
ESCROW AMOUNT (FOR TAXES & INSURANCE)	\$2,456.73
OPTIONAL PRODUCTS / SERVICES	\$0.00
TOTAL FEES & CHARGES	\$166.32
OVERDUE PAYMENT(S)	\$120,489.60
LENDER PAID EXPENSES*	\$4,877.22
PARTIAL PAYMENT (UNAPPLIED)	-\$379.27
REINSTATEMENT AMOUNT DUE*	\$130,382.58
TRIAL/WORKOUT PAYMENT AMOUNT	\$4,356.26
ACCELERATION AMOUNT DUE	\$467,510.42

*Excludes lender advances for escrow disbursements

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Joel Vazquez
AND CAN BE REACHED AT:
(866) 316-2432 EXT. 5493358
or via mail at:
8950 Cypress Waters Blvd.
Dallas, TX 75019

ACCOUNT OVERVIEW

INTEREST BEARING PRINCIPAL BALANCE \$372,460.07	INTEREST RATE 5.750%
	ESCROW BALANCE -\$46,075.86

The Principal Balance does not represent the payoff amount of your account
and is not to be used for payoff purposes.

PAST PAYMENTS BREAKDOWN

CATEGORY	PAID SINCE 11/21/2017	PAID YEAR TO DATE
PRINCIPAL	\$0.00	\$0.00
INTEREST	\$0.00	\$0.00
ESCROW (TAXES & INSURANCE)	\$0.00	\$0.00
OPTIONAL INSURANCE	\$0.00	\$0.00
FEES & CHARGES	\$0.00	\$0.00
LENDER PAID EXPENSES	\$0.00	\$0.00
PARTIAL PAYMENT (UNAPPLIED)	\$379.27	\$379.27
TOTAL	\$379.27	\$379.27

See page 2 for detailed Lender Paid Expenses Summary

HERE'S SOME HELPFUL INFORMATION (See Page 2 for Additional Critical Notices)

*The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. Your loan has been accelerated. The Accelerated Amount Due is the approximate payoff as of the date of the billing statement. Neither of these amounts include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote or payoff quote as these amounts will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.

TRANSACTION ACTIVITY (11/21/2017 to 12/19/2017)

DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER
12/13/2017	Disbursement-City Tax	\$3,609.82			\$3,609.82	
12/11/2017	Property Inspections	-\$15.00				-\$15.00
12/05/2017	Legal Fees	-\$53.75				-\$53.75
11/20/2017	Partial Payment	\$379.27				\$379.27

Mr. Cooper is simply a new brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

DETACH HERE AND RETURN WITH YOUR PAYMENT PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY



PLEASE CHECK BOX IF MAILING ADDRESS OR
PHONE NUMBER HAS CHANGED. ENTER
CHANGES ON BACK OF COUPON.
MORRIS MANOPLA
AUDREY MANOPLA

ACCOUNT NUMBER [REDACTED]	REINSTATEMENT AMOUNT DUE* 01/01/2018 \$130,382.58
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO MR. COOPER*	PAYMENT DUE IF RECEIVED ON OR AFTER 01/17/2018 \$130,382.58

MR. COOPER
PO BOX 60516
CITY OF INDUSTRY, CA 91716-0516



ADDITIONAL ESCROW \$
**ADDITIONAL PRINCIPAL \$

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

**All amounts must be paid in full before additional principal reduction can be made.

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Mr. Cooper receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1)Principal and Interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at www.mrcooper.com.

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at: Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741, fax 855-856-0427 or email MilitaryFamilies@mrcooper.com. Be sure to include your loan number with the copy of the orders. Please visit our website at www.mrcooper.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Mr. Cooper will reverse that payment and assess your loan account an insufficient funds fee of up to \$30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department’s Consumer Help Unit at 1-800-342-3736 or by visiting the Department’s website at www.dfs.ny.gov. Mr. Cooper is registered with the New York Superintendent of Banks.

Mr. Cooper may report your account to the major credit bureaus.
Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

AUTOPAY Allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Mr. Cooper does not charge a fee to activate this service. Call 888-480-2432 for more information or visit our website at www.mrcooper.com.

ONLINE PAYMENT Allows you to sign in to your account anytime to make a payment. There is no charge for this service. Sign in to www.mrcooper.com.

AUTOMATED PHONE PAYMENT Is a pay-by-phone service provided through our automated phone system. There may be a fee of up to \$14 for this service. Call 888-480-2432.

AGENT ASSISTED PAYMENT Is a pay-by-phone service provided by a customer service agent. Call 888-480-2432 and speak with an agent. There may be a fee of up to \$19 for this service.

PAY BY MAIL Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and **allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges**. Send payment via express or overnight mail to Mr. Cooper, Attn: Payment Processing - 650783, 1010 W. Mockingbird, Suite 100, Dallas, TX 75247.

WIRE You may send payments, via wire transfer, to the following:
Bank Account: 4059000XXXXXXXXXX(10Xs equals the borrower loan number with leading zero)
Routing#: 121000248
Bank Name: Wells Fargo Bank, N.A.
Bank Address: 420 Montgomery Street, San Francisco, CA 94104

MONEYGRAM EXPRESSPAYMENT Ensures same-day delivery of your payment to Mr. Cooper. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Mr. Cooper loan number. The MoneyGram Receive Code is ***1678***. All ExpressPayment transactions require cash. The agent will charge a fee for this service.

WESTERN UNION QUICKCOLLECT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Mr. Cooper loan number, indicating:

Pay to: Mr. Cooper Code City: Astar State: TX
All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

CUSTOMER SERVICE: 888-480-2432. Monday through Thursday 7 a.m. to 8 p.m. (CT), Friday 7 a.m. to 6 p.m. (CT), and Saturday 8 a.m. to 2 p.m. (CT)
[Calls may be monitored and/or recorded for quality assurance purposes].

24-HOUR AUTOMATED ACCOUNT INFORMATION: Sign in to www.mrcooper.com OR call **888-480-2432**.

MAILING ADDRESSES: For Mr. Cooper are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 60516 City of Industry, CA 91716-0516	PO Box 619098 Dallas, TX 75261-9741	8950 Cypress Waters Blvd. Dallas, TX 75019	PO Box 7729 Springfield, OH 45501-7729 Fax 800-687-4729	PO Box 961229 Fort Worth, TX 76161-0229 Fax 817-826-1861	PO Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A “QUALIFIED WRITTEN REQUEST” (QWR) REGARDING THE SERVICING OF YOUR LOAN, A NOTICE ASSERTING THAT AN ERROR OCCURRED WITH RESPECT TO YOUR LOAN OR A NOTICE REQUESTING INFORMATION WITH RESPECT TO YOUR LOAN MUST BE SENT TO THIS ADDRESS:** Mr. Cooper PO Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A “qualified written request” must comply with the requirements of RESPA, as follows: Qualified written request; defined. A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. A QWR, notice of error or request for information is not timely if it is delivered to a servicer more than 1-year after either the date of transfer of servicing or the date that the mortgage loan is discharged, whichever date is applicable.



Mr. Cooper, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

CHECK THE APPROPRIATE BOX:

☐ MAILING ADDRESS

☐ TELEPHONE NUMBER:

LOAN #

Borrower’s Name:

Borrower’s New Address:

Co-Borrower’s Name:

Co-Borrower’s New Address:

Authorized Borrower’s Number(s):

Home: () Mobile: Yes No

Work: () Ext: Mobile: Yes No

Other: () Mobile: Yes No

Authorized Co-Borrower’s Number(s):

Home: () Mobile: Yes No

Work: () Ext: Mobile: Yes No

Other: () Mobile: Yes No

I consent to being contacted by Mr. Cooper at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.



MORTGAGE LOAN STATEMENT

STATEMENT DATE
12/19/2017

LOAN NUMBER
[REDACTED]

PROPERTY ADDRESS
[REDACTED]

PAYMENT DUE DATE
01/01/2018

**REINSTATEMENT
AMOUNT DUE***
\$130,382.58

*If payment is received on or
after 01/17/2018, a \$0.00
late fee will be charged.*

LENDER PAID EXPENSES

	LAST STATEMENT	TOTAL
PROPERTY INSPECTIONS (12/08/2017)	\$15.00	\$75.00
LEGAL FEES	\$53.75	\$4,802.22
TOTAL	\$68.75	\$4,877.22

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Joel Vazquez
AND CAN BE REACHED AT:
(866) 316-2432 EXT. 5493358
or via mail at:
8950 Cypress Waters Blvd.
Dallas, TX 75019

HERE'S SOME HELPFUL INFORMATION

Attention New York City Residents: For your loan balance, creditor information, or to obtain more information regarding your loan, please contact our Customer Service Department toll free at 888-480-2432. You can also submit your request in writing to: Mr. Cooper, Attention: Research Department, PO Box 619098, Dallas, Texas, 75261-9741.

The amount listed on this statement under "total amount due" is based off your original loan terms (or previously modified loan terms) and will not reflect any trial modification, forbearance or repayment plan agreements. Please reference your workout plan documents for your monthly payment amount or see the "Trial/Workout payment amount" for the amount currently due.

Partial Payments refer to a payment less than your full monthly mortgage loan payment due that was received on your account. These funds are applied to, and held in, a separate non-interest bearing suspense account until the remaining funds are received to make a full monthly mortgage loan payment. In order to apply these funds to your mortgage loan you are required to send us the additional funds sufficient to equal a full monthly mortgage loan payment. The Unapplied Funds balance represents the amount of your funds are being held in a non-interest bearing suspense account as of the date of this statement.

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

Lender Paid Expenses are funds paid by Mr. Cooper on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

"Total Fees & Charges" include, but are not limited to, phone pay fees, insufficient fund fees, or convenience fees. These fees & charges appear in the "Other" category of the Transaction Detail, if applied since the last billing cycle.

If you do not wish to receive paper statements, simply log into your account at www.mrcooper.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

You can make your payment online at www.mrcooper.com. There is no charge for this service.

New York Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the New York City Department of Consumer Affairs License Number: 1392003. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov.**

New York Residents Income Disclosure: If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: supplemental security income (SSI); social security; public assistance (welfare); spousal support, maintenance (alimony) or child support; unemployment benefits; disability benefits; workers' compensation benefits; public or private pensions; veterans' benefits; federal student loans, federal student grants, and federal work study funds; and ninety percent of your wages or salary earned in the last sixty days.



8950 Cypress Waters Blvd.
Coppell, TX 75019

MORTGAGE LOAN STATEMENT

STATEMENT DATE
01/18/2018

LOAN NUMBER
[REDACTED]

PROPERTY ADDRESS
[REDACTED]

PAYMENT DUE DATE
02/01/2018
**REINSTATEMENT
AMOUNT DUE***
\$131,061.72

*If payment is received on or
after 02/17/2018, a \$0.00
late fee will be charged.*

MORRIS MANOPLA
AUDREY MANOPLA
[REDACTED]

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Joel Vazquez
AND CAN BE REACHED AT:
(866) 316-2432 EXT. 5493358
or via mail at:
8950 Cypress Waters Blvd.
Coppell, TX 75019

EXPLANATION OF AMOUNT DUE

CATEGORY	
PRINCIPAL	\$987.28
INTEREST	\$1,784.70
ESCROW AMOUNT (FOR TAXES & INSURANCE)	\$2,248.42
OPTIONAL PRODUCTS / SERVICES	\$0.00
TOTAL FEES & CHARGES	\$166.32
OVERDUE PAYMENT(S)	\$125,718.31
LENDER PAID EXPENSES*	\$4,892.22
PARTIAL PAYMENT (UNAPPLIED)	-\$4,735.53
REINSTATEMENT AMOUNT DUE*	\$131,061.72
TRIAL/WORKOUT PAYMENT AMOUNT	\$4,356.26
ACCELERATION AMOUNT DUE	\$469,251.45

*Excludes lender advances for escrow disbursements

ACCOUNT OVERVIEW

INTEREST BEARING PRINCIPAL BALANCE \$372,460.07	INTEREST RATE 5.750%
	ESCROW BALANCE -\$46,075.86

The Principal Balance does not represent the payoff amount of your account
and is not to be used for payoff purposes.

PAST PAYMENTS BREAKDOWN

CATEGORY	PAID SINCE 12/20/2017	PAID YEAR TO DATE
PRINCIPAL	\$0.00	\$0.00
INTEREST	\$0.00	\$0.00
ESCROW (TAXES & INSURANCE)	\$0.00	\$0.00
OPTIONAL INSURANCE	\$0.00	\$0.00
FEES & CHARGES	\$0.00	\$0.00
LENDER PAID EXPENSES	\$0.00	\$0.00
PARTIAL PAYMENT (UNAPPLIED)	\$4,356.26	\$4,735.53
TOTAL	\$4,356.26	\$4,735.53

See page 2 for detailed Lender Paid Expenses Summary

HERE'S SOME HELPFUL INFORMATION (See Page 2 for Additional Critical Notices)

*The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. Your loan has been accelerated. The Accelerated Amount Due is the approximate payoff as of the date of the billing statement. Neither of these amounts include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote or payoff quote as these amounts will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.

TRANSACTION ACTIVITY (12/20/2017 to 01/18/2018)

DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER
01/09/2018	Property Inspections	-\$15.00				-\$15.00
01/09/2018	Trial Payment	\$4,356.26				\$4,356.26

Mr. Cooper is simply a new brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

DETACH HERE AND RETURN WITH YOUR PAYMENT PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY



www.mrcooper.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR
PHONE NUMBER HAS CHANGED. ENTER
CHANGES ON BACK OF COUPON.

MORRIS MANOPLA
AUDREY MANOPLA

ACCOUNT NUMBER [REDACTED]	REINSTATEMENT AMOUNT DUE* 02/01/2018 \$131,061.72
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO MR. COOPER*	PAYMENT DUE IF RECEIVED ON OR AFTER 02/17/2018 \$131,061.72

MR. COOPER
PO BOX 60516
CITY OF INDUSTRY, CA 91716-0516



ADDITIONAL ESCROW \$ _____
**ADDITIONAL PRINCIPAL \$ _____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

**All amounts must be paid in full before additional principal reduction can be made.

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Mr. Cooper receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1)Principal and Interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at www.mrcooper.com.

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at: Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741, fax 855-856-0427 or email MilitaryFamilies@mrcooper.com. Be sure to include your loan number with the copy of the orders. Please visit our website at www.mrcooper.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Mr. Cooper will reverse that payment and assess your loan account an insufficient funds fee of up to \$30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department’s Consumer Help Unit at 1-800-342-3736 or by visiting the Department’s website at www.dfs.ny.gov. Mr. Cooper is registered with the New York Superintendent of Banks.

Mr. Cooper may report your account to the major credit bureaus.
Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

AUTOPAY Allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Mr. Cooper does not charge a fee to activate this service. Call 888-480-2432 for more information or visit our website at www.mrcooper.com.

ONLINE PAYMENT Allows you to sign in to your account anytime to make a payment. There is no charge for this service. Sign in to www.mrcooper.com.

AUTOMATED PHONE PAYMENT Is a pay-by-phone service provided through our automated phone system. There may be a fee of up to \$14 for this service. Call 888-480-2432.

AGENT ASSISTED PAYMENT Is a pay-by-phone service provided by a customer service agent. Call 888-480-2432 and speak with an agent. There may be a fee of up to \$19 for this service.

PAY BY MAIL Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and **allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges**. Send payment via express or overnight mail to Mr. Cooper, Attn: Payment Processing - 650783, 1010 W. Mockingbird, Suite 100, Dallas, TX 75247.

WIRE You may send payments, via wire transfer, to the following:

Bank Account: 4059000XXXXXXXXXX(10Xs equals the borrower loan number with leading zero)

Routing#: 121000248

Bank Name: Wells Fargo Bank, N.A.

Bank Address: 420 Montgomery Street, San Francisco, CA 94104

MONEYGRAM EXPRESSPAYMENT Ensures same-day delivery of your payment to Mr. Cooper. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Mr. Cooper loan number. The MoneyGram Receive Code is ***1678***. All ExpressPayment transactions require cash. The agent will charge a fee for this service.

WESTERN UNION QUICKCOLLECT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Mr. Cooper loan number, indicating:

Pay to: Mr. Cooper Code City: Astar State: TX

All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

CUSTOMER SERVICE: 888-480-2432, Monday through Thursday 7 a.m. to 8 p.m. (CT), Friday 7 a.m. to 6 p.m. (CT), and Saturday 8 a.m. to 2 p.m. (CT)

[Calls may be monitored and/or recorded for quality assurance purposes].

24-HOUR AUTOMATED ACCOUNT INFORMATION: Sign in to www.mrcooper.com OR call **888-480-2432**.

MAILING ADDRESSES: For Mr. Cooper are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 60516 City of Industry, CA 91716-0516	PO Box 619098 Dallas, TX 75261-9741	8950 Cypress Waters Blvd. Coppell, TX 75019	PO Box 7729 Springfield, OH 45501-7729 Fax 800-687-4729	PO Box 961229 Fort Worth, TX 76161-0229 Fax 817-826-1861	PO Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A “QUALIFIED WRITTEN REQUEST” (QWR) REGARDING THE SERVICING OF YOUR LOAN, A NOTICE ASSERTING THAT AN ERROR OCCURRED WITH RESPECT TO YOUR LOAN OR A NOTICE REQUESTING INFORMATION WITH RESPECT TO YOUR LOAN MUST BE SENT TO THIS ADDRESS:** Mr. Cooper PO Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A “qualified written request” must comply with the requirements of RESPA, as follows: Qualified written request; defined. A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. A QWR, notice of error or request for information is not timely if it is delivered to a servicer more than 1-year after either the date of transfer of servicing or the date that the mortgage loan is discharged, whichever date is applicable.



Mr. Cooper, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

CHECK THE APPROPRIATE BOX:

☐

MAILING ADDRESS

☐

TELEPHONE NUMBER:

LOAN #

Borrower’s Name: _____

Borrower’s New Address: _____

Authorized Borrower’s Number(s): _____

Home: (_____) _____ Mobile: Yes No

Work: (_____) _____ Ext: _____ Mobile: Yes No

Other: (_____) _____ Mobile: Yes No

Co-Borrower’s Name: _____

Co-Borrower’s New Address: _____

Authorized Co-Borrower’s Number(s): _____

Home: (_____) _____ Mobile: Yes No

Work: (_____) _____ Ext: _____ Mobile: Yes No

Other: (_____) _____ Mobile: Yes No

I consent to being contacted by Mr. Cooper at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.



MORTGAGE LOAN STATEMENT

STATEMENT DATE
01/18/2018

LOAN NUMBER
[REDACTED]

PROPERTY ADDRESS
[REDACTED]

PAYMENT DUE DATE
02/01/2018

**REINSTATEMENT
AMOUNT DUE***
\$131,061.72

*If payment is received on or
after 02/17/2018, a \$0.00
late fee will be charged.*

LENDER PAID EXPENSES

	LAST STATEMENT	TOTAL
PROPERTY INSPECTIONS (01/08/2018)	\$90.00	\$90.00
LEGAL FEES	\$4,802.22	\$4,802.22
TOTAL	\$4,892.22	\$4,892.22

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Joel Vazquez
AND CAN BE REACHED AT:
(866) 316-2432 EXT. 5493358
or via mail at:
8950 Cypress Waters Blvd.
Coppell, TX 75019

HERE'S SOME HELPFUL INFORMATION

Attention New York City Residents: For your loan balance, creditor information, or to obtain more information regarding your loan, please contact our Customer Service Department toll free at 888-480-2432. You can also submit your request in writing to: Mr. Cooper, Attention: Research Department, PO Box 619098, Dallas, Texas, 75261-9741.

The amount listed on this statement under "total amount due" is based off your original loan terms (or previously modified loan terms) and will not reflect any trial modification, forbearance or repayment plan agreements. Please reference your workout plan documents for your monthly payment amount or see the "Trial/Workout payment amount" for the amount currently due.

Partial Payments refer to a payment less than your full monthly mortgage loan payment due that was received on your account. These funds are applied to, and held in, a separate non-interest bearing suspense account until the remaining funds are received to make a full monthly mortgage loan payment. In order to apply these funds to your mortgage loan you are required to send us the additional funds sufficient to equal a full monthly mortgage loan payment. The Unapplied Funds balance represents the amount of your funds are being held in a non-interest bearing suspense account as of the date of this statement.

Mr. Cooper received an amount of \$4,356.26 on 01/09/2018 for the forbearance plan set up on your account.

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

Lender Paid Expenses are funds paid by Mr. Cooper on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

"Total Fees & Charges" include, but are not limited to, phone pay fees, insufficient fund fees, or convenience fees. These fees & charges appear in the "Other" category of the Transaction Detail, if applied since the last billing cycle.

If you do not wish to receive paper statements, simply log into your account at www.mrcooper.com and alter your selection to eCorrespondence. ECorrespondence offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

You can make your payment online at www.mrcooper.com. There is no charge for this service.

As part of our transformation to Mr. Cooper, we've enhanced your monthly billing statement, making it simpler and easier to read. To learn more, check out the 'how to read your statement' video guide online. Go to www.mrcooper.com/servicing/statements and sign in to your account or find it in the support section of our website at www.mrcooper.com/support/statements/monthly.

New York Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the New York City Department of Consumer Affairs License Number: 1392003. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov.**

New York Residents Income Disclosure: If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: supplemental security income (SSI); social security; public assistance (welfare); spousal support, maintenance (alimony) or child support; unemployment benefits; disability benefits; workers' compensation benefits; public or private pensions; veterans' benefits; federal student loans, federal student grants, and federal work study funds; and ninety percent of your wages or salary earned in the last sixty days.



8950 Cypress Waters Blvd.
Coppell, TX 75019

MORTGAGE LOAN STATEMENT

STATEMENT DATE
02/20/2018

LOAN NUMBER
[REDACTED]

PROPERTY ADDRESS
[REDACTED]

PAYMENT DUE DATE
03/01/2018
REINSTATEMENT
AMOUNT DUE*
\$131,934.17

If payment is received on or
after 03/17/2018, a \$0.00
late fee will be charged.

MORRIS MANOPLA
AUDREY MANOPLA
[REDACTED]

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Joel Vazquez
AND CAN BE REACHED AT:
(866) 316-2432 EXT. 5493358
or via mail at:
8950 Cypress Waters Blvd.
Coppell, TX 75019

EXPLANATION OF AMOUNT DUE

CATEGORY	
PRINCIPAL	\$992.01
INTEREST	\$1,779.97
ESCROW AMOUNT (FOR TAXES & INSURANCE)	\$2,248.42
OPTIONAL PRODUCTS / SERVICES	\$0.00
TOTAL FEES & CHARGES	\$166.32
OVERDUE PAYMENT(S)	\$125,926.62
LENDER PAID EXPENSES*	\$4,892.22
PARTIAL PAYMENT (UNAPPLIED)	-\$4,071.39
REINSTATEMENT AMOUNT DUE*	\$131,934.17
TRIAL/WORKOUT PAYMENT AMOUNT	\$4,356.26
ACCELERATION AMOUNT DUE	\$466,011.89

*Excludes lender advances for escrow disbursements

ACCOUNT OVERVIEW

INTEREST BEARING PRINCIPAL BALANCE \$371,472.79	INTEREST RATE 5.750%
	ESCROW BALANCE -\$43,827.44

The Principal Balance does not represent the payoff amount of your account
and is not to be used for payoff purposes.

PAST PAYMENTS BREAKDOWN

CATEGORY	PAID SINCE 01/19/2018	PAID YEAR TO DATE
PRINCIPAL	\$987.28	\$987.28
INTEREST	\$1,784.70	\$1,784.70
ESCROW (TAXES & INSURANCE)	\$2,248.42	\$2,248.42
OPTIONAL INSURANCE	\$0.00	\$0.00
FEES & CHARGES	\$0.00	\$0.00
LENDER PAID EXPENSES	\$0.00	\$0.00
PARTIAL PAYMENT (UNAPPLIED)	\$4,356.26	\$4,071.39
TOTAL	\$9,376.66	\$9,091.79

See page 2 for detailed Lender Paid Expenses Summary

HERE'S SOME HELPFUL INFORMATION (See Page 2 for Additional Critical Notices)

*The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. Your loan has been accelerated. The Accelerated Amount Due is the approximate payoff as of the date of the billing statement. Neither of these amounts include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote or payoff quote as these amounts will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.

TRANSACTION ACTIVITY (01/19/2018 to 02/20/2018)

DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER
02/13/2018	Payment	\$10,040.80	\$987.28	\$1,784.70	\$2,248.42	\$5,020.40
02/13/2018	Trial Payment	\$4,356.26				\$4,356.26

Mr. Cooper is simply a new brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

DETACH HERE AND RETURN WITH YOUR PAYMENT PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY



PLEASE CHECK BOX IF MAILING ADDRESS OR
PHONE NUMBER HAS CHANGED. ENTER
CHANGES ON BACK OF COUPON.

MORRIS MANOPLA
AUDREY MANOPLA

ACCOUNT NUMBER [REDACTED]	REINSTATEMENT AMOUNT DUE* 03/01/2018 \$131,934.17
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO MR. COOPER*	PAYMENT DUE IF RECEIVED ON OR AFTER 03/17/2018 \$131,934.17

MR. COOPER
PO BOX 60516
CITY OF INDUSTRY, CA 91716-0516



ADDITIONAL ESCROW \$
**ADDITIONAL PRINCIPAL \$

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

**All amounts must be paid in full before additional principal reduction can be made.

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Mr. Cooper receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1)Principal and Interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at www.mrcooper.com.

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at: Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741, fax 855-856-0427 or email MilitaryFamilies@mrcooper.com. Be sure to include your loan number with the copy of the orders. Please visit our website at www.mrcooper.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Mr. Cooper will reverse that payment and assess your loan account an insufficient funds fee of up to \$30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department’s Consumer Help Unit at 1-800-342-3736 or by visiting the Department’s website at www.dfs.ny.gov. Mr. Cooper is registered with the New York Superintendent of Banks.

Mr. Cooper may report your account to the major credit bureaus.
Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

AUTOPAY Allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Mr. Cooper does not charge a fee to activate this service. Call 888-480-2432 for more information or visit our website at www.mrcooper.com.

ONLINE PAYMENT Allows you to sign in to your account anytime to make a payment. There is no charge for this service. Sign in to www.mrcooper.com.

AUTOMATED PHONE PAYMENT Is a pay-by-phone service provided through our automated phone system. There may be a fee of up to \$14 for this service. Call 888-480-2432.

AGENT ASSISTED PAYMENT Is a pay-by-phone service provided by a customer service agent. Call 888-480-2432 and speak with an agent. There may be a fee of up to \$19 for this service.

PAY BY MAIL Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and **allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges**. Send payment via express or overnight mail to Mr. Cooper, Attn: Payment Processing - 650783, 1010 W. Mockingbird, Suite 100, Dallas, TX 75247.

WIRE You may send payments, via wire transfer, to the following:
Bank Account: 4059000XXXXXXXXXX(10Xs equals the borrower loan number with leading zero)
Routing#: 121000248
Bank Name: Wells Fargo Bank, N.A.
Bank Address: 420 Montgomery Street, San Francisco, CA 94104

MONEYGRAM EXPRESSPAYMENT Ensures same-day delivery of your payment to Mr. Cooper. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Mr. Cooper loan number. The MoneyGram Receive Code is ***1678***. All ExpressPayment transactions require cash. The agent will charge a fee for this service.

WESTERN UNION QUICKCOLLECT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Mr. Cooper loan number, indicating:

Pay to: Mr. Cooper Code City: Astar State: TX
All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

CUSTOMER SERVICE: 888-480-2432. Monday through Thursday 7 a.m. to 8 p.m. (CT), Friday 7 a.m. to 6 p.m. (CT), and Saturday 8 a.m. to 2 p.m. (CT)
[Calls may be monitored and/or recorded for quality assurance purposes].

24-HOUR AUTOMATED ACCOUNT INFORMATION: Sign in to www.mrcooper.com OR call **888-480-2432**.

MAILING ADDRESSES: For Mr. Cooper are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 60516 City of Industry, CA 91716-0516	PO Box 619098 Dallas, TX 75261-9741	8950 Cypress Waters Blvd. Coppell, TX 75019	PO Box 7729 Springfield, OH 45501-7729 Fax 800-687-4729	PO Box 961229 Fort Worth, TX 76161-0229 Fax 817-826-1861	PO Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A “QUALIFIED WRITTEN REQUEST” (QWR) REGARDING THE SERVICING OF YOUR LOAN, A NOTICE ASSERTING THAT AN ERROR OCCURRED WITH RESPECT TO YOUR LOAN OR A NOTICE REQUESTING INFORMATION WITH RESPECT TO YOUR LOAN MUST BE SENT TO THIS ADDRESS:** Mr. Cooper PO Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A “qualified written request” must comply with the requirements of RESPA, as follows: Qualified written request; defined. A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. A QWR, notice of error or request for information is not timely if it is delivered to a servicer more than 1-year after either the date of transfer of servicing or the date that the mortgage loan is discharged, whichever date is applicable.



Mr. Cooper, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

CHECK THE APPROPRIATE BOX:

☐ MAILING ADDRESS

☐ TELEPHONE NUMBER:

LOAN #

Borrower’s Name:

Borrower’s New Address:

Co-Borrower’s Name:

Co-Borrower’s New Address:

Authorized Borrower’s Number(s):

Home: () Mobile: Yes No

Work: () Ext: Mobile: Yes No

Other: () Mobile: Yes No

Authorized Co-Borrower’s Number(s):

Home: () Mobile: Yes No

Work: () Ext: Mobile: Yes No

Other: () Mobile: Yes No

I consent to being contacted by Mr. Cooper at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.



MORTGAGE LOAN STATEMENT

STATEMENT DATE
02/20/2018

PAYMENT DUE DATE
03/01/2018

LOAN NUMBER

[REDACTED]

REINSTATEMENT
AMOUNT DUE*
\$131,934.17

PROPERTY ADDRESS

[REDACTED]

*If payment is received on or
after 03/17/2018, a \$0.00
late fee will be charged.*

LENDER PAID EXPENSES

	LAST STATEMENT	TOTAL
PROPERTY INSPECTIONS (02/05/2018)	\$0.00	\$90.00
LEGAL FEES	\$0.00	\$4,802.22
TOTAL	\$0.00	\$4,892.22

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Joel Vazquez
AND CAN BE REACHED AT:
(866) 316-2432 EXT. 5493358
or via mail at:
8950 Cypress Waters Blvd.
Coppell, TX 75019

HERE'S SOME HELPFUL INFORMATION

Attention New York City Residents: For your loan balance, creditor information, or to obtain more information regarding your loan, please contact our Customer Service Department toll free at 888-480-2432. You can also submit your request in writing to: Mr. Cooper, Attention: Research Department, PO Box 619098, Dallas, Texas, 75261-9741.

The amount listed on this statement under "total amount due" is based off your original loan terms (or previously modified loan terms) and will not reflect any trial modification, forbearance or repayment plan agreements. Please reference your workout plan documents for your monthly payment amount or see the "Trial/Workout payment amount" for the amount currently due.

Partial Payments refer to a payment less than your full monthly mortgage loan payment due that was received on your account. These funds are applied to, and held in, a separate non-interest bearing suspense account until the remaining funds are received to make a full monthly mortgage loan payment. In order to apply these funds to your mortgage loan you are required to send us the additional funds sufficient to equal a full monthly mortgage loan payment. The Unapplied Funds balance represents the amount of your funds are being held in a non-interest bearing suspense account as of the date of this statement.

Mr. Cooper received an amount of \$4,356.26 on 02/13/2018 for the forbearance plan set up on your account.

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

Lender Paid Expenses are funds paid by Mr. Cooper on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

"Total Fees & Charges" include, but are not limited to, phone pay fees, insufficient fund fees, or convenience fees. These fees & charges appear in the "Other" category of the Transaction Detail, if applied since the last billing cycle.

If you do not wish to receive paper statements, simply log into your account at www.mrcooper.com and alter your selection to Paperless. Paperless offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

You can make your payment online at www.mrcooper.com. There is no charge for this service.

As part of our transformation to Mr. Cooper, we've enhanced your monthly billing statement, making it simpler and easier to read. To learn more, check out the 'how to read your statement' video guide online. Go to www.mrcooper.com/servicing/statements and sign in to your account or find it in the support section of our website at www.mrcooper.com/support/statements/monthly.

New York Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the New York City Department of Consumer Affairs License Number: 1392003. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov.**

New York Residents Income Disclosure: If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: supplemental security income (SSI); social security; public assistance (welfare); spousal support, maintenance (alimony) or child support; unemployment benefits; disability benefits; workers' compensation benefits; public or private pensions; veterans' benefits; federal student loans, federal student grants, and federal work study funds; and ninety percent of your wages or salary earned in the last sixty days.

mr. cooper[™]
8950 Cypress Waters Blvd.
Coppell, TX 75019
CHANGING THE FACE OF HOME LOANS

MORTGAGE LOAN STATEMENT

STATEMENT DATE
03/20/2018

PAYMENT DUE DATE
04/01/2018

LOAN NUMBER
[REDACTED]

**REINSTATEMENT
AMOUNT DUE**
\$137,371.19**

PROPERTY ADDRESS
[REDACTED]

*If payment is received on or
after **04/17/2018**, a **\$0.00**
late fee will be charged.*

MORRIS MANOPLA
AUDREY MANOPLA
[REDACTED]

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: **888-480-2432** YOUR Dedicated Loan Specialist is:
Mon-Thu 7 a.m. to 8 p.m. (CT) **Joel Vazquez**
Fri 7 a.m. to 6 p.m. (CT) AND CAN BE REACHED AT:
Sat 8 a.m. to 2 p.m. (CT) **(866) 316-2432 EXT. 5493358**
www.mrcooper.com or via mail at:
8950 Cypress Waters Blvd.
Coppell, TX 75019

EXPLANATION OF AMOUNT DUE

CATEGORY	
PRINCIPAL	\$992.01
INTEREST	\$1,779.97
ESCROW AMOUNT (FOR TAXES & INSURANCE)	\$2,456.73
OPTIONAL PRODUCTS / SERVICES	\$0.00
TOTAL FEES & CHARGES	\$166.32
OVERDUE PAYMENT(S)	\$131,155.33
LENDER PAID EXPENSES*	\$4,892.22
PARTIAL PAYMENT (UNAPPLIED)	-\$4,071.39
REINSTATEMENT AMOUNT DUE**	\$137,371.19
TRIAL/WORKOUT PAYMENT AMOUNT	\$4,356.26
ACCELERATION AMOUNT DUE	\$471,401.68

*Excludes lender advances for escrow disbursements

ACCOUNT OVERVIEW

INTEREST BEARING PRINCIPAL BALANCE \$371,472.79	INTEREST RATE 5.750%
	ESCROW BALANCE -\$47,437.26

The Principal Balance does not represent the payoff amount of your account
and is not to be used for payoff purposes.

PAST PAYMENTS BREAKDOWN

CATEGORY	PAID SINCE 02/21/2018	PAID YEAR TO DATE
PRINCIPAL	\$0.00	\$987.28
INTEREST	\$0.00	\$1,784.70
ESCROW (TAXES & INSURANCE)	\$0.00	\$2,248.42
OPTIONAL INSURANCE	\$0.00	\$0.00
FEES & CHARGES	\$0.00	\$0.00
LENDER PAID EXPENSES	\$0.00	\$0.00
PARTIAL PAYMENT (UNAPPLIED)	\$0.00	\$4,071.39
TOTAL	\$0.00	\$9,091.79

See page 2 for detailed Lender Paid Expenses Summary

HERE'S SOME HELPFUL INFORMATION (See Page 2 for Additional Critical Notices)

**The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. Your loan has been accelerated. The Accelerated Amount Due is the approximate payoff as of the date of the billing statement. Neither of these amounts include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote or payoff quote as these amounts will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.

TRANSACTION ACTIVITY (02/21/2018 to 03/20/2018)

DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER
03/15/2018	Disbursement-City Tax	\$3,609.82			\$3,609.82	

Mr. Cooper is simply a new brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

DETACH HERE AND RETURN WITH YOUR PAYMENT PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY

mr. cooper[™]
CHANGING THE FACE OF HOME LOANS www.mrcooper.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR
PHONE NUMBER HAS CHANGED. ENTER
CHANGES ON BACK OF COUPON.
MORRIS MANOPLA
AUDREY MANOPLA

ACCOUNT NUMBER [REDACTED]	REINSTATEMENT AMOUNT DUE* 04/01/2018 \$137,371.19
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO MR. COOPER*	PAYMENT DUE IF RECEIVED ON OR AFTER 04/17/2018 \$137,371.19

MR. COOPER
PO BOX 60516
CITY OF INDUSTRY, CA 91716-0516



ADDITIONAL ESCROW \$ _____
**ADDITIONAL PRINCIPAL \$ _____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

**All amounts must be paid in full before additional principal reduction can be made.

[REDACTED]

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Mr. Cooper receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1)Principal and Interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at www.mrcooper.com.

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at: Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741, fax 855-856-0427 or email MilitaryFamilies@mrcooper.com. Be sure to include your loan number with the copy of the orders. Please visit our website at www.mrcooper.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Mr. Cooper will reverse that payment and assess your loan account an insufficient funds fee of up to \$30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department’s Consumer Help Unit at 1-800-342-3736 or by visiting the Department’s website at www.dfs.ny.gov. Mr. Cooper is registered with the New York Superintendent of Banks.

Mr. Cooper may report your account to the major credit bureaus.
Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

AUTOPAY Allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Mr. Cooper does not charge a fee to activate this service. Call 888-480-2432 for more information or visit our website at www.mrcooper.com.

ONLINE PAYMENT Allows you to sign in to your account anytime to make a payment. There is no charge for this service. Sign in to www.mrcooper.com.

AUTOMATED PHONE PAYMENT Is a pay-by-phone service provided through our automated phone system. There may be a fee of up to \$14 for this service. Call 888-480-2432.

AGENT ASSISTED PAYMENT Is a pay-by-phone service provided by a customer service agent. Call 888-480-2432 and speak with an agent. There may be a fee of up to \$19 for this service.

PAY BY MAIL Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and **allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges**. Send payment via express or overnight mail to Mr. Cooper, Attn: Payment Processing - 650783, 1010 W. Mockingbird, Suite 100, Dallas, TX 75247.

WIRE You may send payments, via wire transfer, to the following:
Bank Account: 4059000XXXXXXXXXX(10Xs equals the borrower loan number with leading zero)
Routing#: 121000248
Bank Name: Wells Fargo Bank, N.A.
Bank Address: 420 Montgomery Street, San Francisco, CA 94104

MONEYGRAM EXPRESSPAYMENT Ensures same-day delivery of your payment to Mr. Cooper. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Mr. Cooper loan number. The MoneyGram Receive Code is ***1678***. All ExpressPayment transactions require cash. The agent will charge a fee for this service.

WESTERN UNION QUICKCOLLECT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Mr. Cooper loan number, indicating:

Pay to: Mr. Cooper Code City: Astar State: TX
All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

CUSTOMER SERVICE: 888-480-2432. Monday through Thursday 7 a.m. to 8 p.m. (CT), Friday 7 a.m. to 6 p.m. (CT), and Saturday 8 a.m. to 2 p.m. (CT)
[Calls may be monitored and/or recorded for quality assurance purposes].

24-HOUR AUTOMATED ACCOUNT INFORMATION: Sign in to www.mrcooper.com OR call **888-480-2432**.

MAILING ADDRESSES: For Mr. Cooper are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 60516 City of Industry, CA 91716-0516	PO Box 619098 Dallas, TX 75261-9741	8950 Cypress Waters Blvd. Coppell, TX 75019	PO Box 7729 Springfield, OH 45501-7729 Fax 800-687-4729	PO Box 961229 Fort Worth, TX 76161-0229 Fax 817-826-1861	PO Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A “QUALIFIED WRITTEN REQUEST” (QWR) REGARDING THE SERVICING OF YOUR LOAN, A NOTICE ASSERTING THAT AN ERROR OCCURRED WITH RESPECT TO YOUR LOAN OR A NOTICE REQUESTING INFORMATION WITH RESPECT TO YOUR LOAN MUST BE SENT TO THIS ADDRESS:** Mr. Cooper PO Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A “qualified written request” must comply with the requirements of RESPA, as follows: Qualified written request; defined. A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. A QWR, notice of error or request for information is not timely if it is delivered to a servicer more than 1-year after either the date of transfer of servicing or the date that the mortgage loan is discharged, whichever date is applicable.



Mr. Cooper, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

CHECK THE APPROPRIATE BOX:

☐ MAILING ADDRESS

☐ TELEPHONE NUMBER:

LOAN #

Borrower’s Name:

Borrower’s New Address:

Co-Borrower’s Name:

Co-Borrower’s New Address:

Authorized Borrower’s Number(s):

Home: () Mobile: Yes No

Work: () Ext: Mobile: Yes No

Other: () Mobile: Yes No

Authorized Co-Borrower’s Number(s):

Home: () Mobile: Yes No

Work: () Ext: Mobile: Yes No

Other: () Mobile: Yes No

I consent to being contacted by Mr. Cooper at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.



MORTGAGE LOAN STATEMENT

STATEMENT DATE
03/20/2018

LOAN NUMBER
[REDACTED]

PROPERTY ADDRESS
[REDACTED]

PAYMENT DUE DATE
04/01/2018

REINSTATEMENT
AMOUNT DUE**
\$137,371.19

If payment is received on or
after 04/17/2018, a \$0.00
late fee will be charged.

LENDER PAID EXPENSES

	LAST STATEMENT	TOTAL
PROPERTY INSPECTIONS (03/05/2018)	\$0.00	\$90.00
LEGAL FEES	\$0.00	\$4,802.22
TOTAL	\$0.00	\$4,892.22

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Joel Vazquez
AND CAN BE REACHED AT:
(866) 316-2432 EXT. 5493358
or via mail at:
8950 Cypress Waters Blvd.
Coppell, TX 75019

HERE'S SOME HELPFUL INFORMATION

Attention New York City Residents: For your loan balance, creditor information, or to obtain more information regarding your loan, please contact our Customer Service Department toll free at 888-480-2432. You can also submit your request in writing to: Mr. Cooper, Attention: Research Department, PO Box 619098, Dallas, Texas, 75261-9741.

The amount listed on this statement under "total amount due" is based off your original loan terms (or previously modified loan terms) and will not reflect any trial modification, forbearance or repayment plan agreements. Please reference your workout plan documents for your monthly payment amount or see the "Trial/Workout payment amount" for the amount currently due.

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

Lender Paid Expenses are funds paid by Mr. Cooper on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

"Total Fees & Charges" include, but are not limited to, phone pay fees, insufficient fund fees, or convenience fees. These fees & charges appear in the "Other" category of the Transaction Detail, if applied since the last billing cycle.

If you do not wish to receive paper statements, simply log into your account at www.mrcooper.com and alter your selection to Paperless. Paperless offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

You can make your payment online at www.mrcooper.com. There is no charge for this service.

As part of our transformation to Mr. Cooper, we've enhanced your monthly billing statement, making it simpler and easier to read. To learn more, check out the 'how to read your statement' video guide online. Go to www.mrcooper.com/servicing/statements and sign in to your account or find it in the support section of our website at www.mrcooper.com/support/statements/monthly.

New York Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the New York City Department of Consumer Affairs License Number: 1392003. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov.**

New York Residents Income Disclosure: If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: supplemental security income (SSI); social security; public assistance (welfare); spousal support, maintenance (alimony) or child support; unemployment benefits; disability benefits; workers' compensation benefits; public or private pensions; veterans' benefits; federal student loans, federal student grants, and federal work study funds; and ninety percent of your wages or salary earned in the last sixty days.

mr. cooperSM
8950 Cypress Waters Blvd.
Coppell, TX 75019
CHANGING THE FACE OF HOME LOANS

MORTGAGE LOAN STATEMENT

STATEMENT DATE
04/18/2018

LOAN NUMBER
[REDACTED]

PROPERTY ADDRESS
[REDACTED]

PAYMENT DUE DATE
05/01/2018

REINSTATEMENT AMOUNT DUE**
\$132,985.69

If payment is received on or after **05/17/2018**, a **\$0.00** late fee will be charged.

MORRIS MANOPLA
AUDREY MANOPLA
[REDACTED]

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: **888-480-2432**
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Joel Vazquez
AND CAN BE REACHED AT:
(866) 316-2432 EXT. 5493358
or via mail at:
8950 Cypress Waters Blvd.
Coppell, TX 75019

EXPLANATION OF AMOUNT DUE

CATEGORY	
PRINCIPAL	\$1,001.54
INTEREST	\$1,770.44
ESCROW AMOUNT (FOR TAXES & INSURANCE)	\$1,555.04
OPTIONAL PRODUCTS / SERVICES	\$0.00
TOTAL FEES & CHARGES	\$166.32
OVERDUE PAYMENT(S)	\$126,343.24
LENDER PAID EXPENSES*	\$4,892.22
PARTIAL PAYMENT (UNAPPLIED)	-\$2,743.11
REINSTATEMENT AMOUNT DUE**	\$132,985.69
TRIAL/WORKOUT PAYMENT AMOUNT	\$4,356.26
ACCELERATION AMOUNT DUE	\$462,775.49

*Excludes lender advances for escrow disbursements

ACCOUNT OVERVIEW

INTEREST BEARING PRINCIPAL BALANCE
\$369,484.02

INTEREST RATE
5.750%

ESCROW BALANCE
-\$42,940.42

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

PAST PAYMENTS BREAKDOWN

CATEGORY	PAID SINCE 03/21/2018	PAID YEAR TO DATE
PRINCIPAL	\$1,988.77	\$2,976.05
INTEREST	\$3,555.19	\$5,339.89
ESCROW (TAXES & INSURANCE)	\$4,496.84	\$6,745.26
OPTIONAL INSURANCE	\$0.00	\$0.00
FEES & CHARGES	\$0.00	\$0.00
LENDER PAID EXPENSES	\$0.00	\$0.00
PARTIAL PAYMENT (UNAPPLIED)	\$8,712.52	\$2,743.11
TOTAL	\$18,753.32	\$17,804.31

See page 2 for detailed Lender Paid Expenses Summary

HERE'S SOME HELPFUL INFORMATION (See Page 2 for Additional Critical Notices)

**The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. Your loan has been accelerated. The Accelerated Amount Due is the approximate payoff as of the date of the billing statement. Neither of these amounts include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote or payoff quote as these amounts will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.

Attention New York City Residents: For your loan balance, creditor information, or to obtain more information regarding your loan, please contact our Customer Service Department toll free at 888-480-2432. You can also submit your request in writing to: Mr. Cooper, Attention: Research Department, PO Box 619098, Dallas, Texas, 75261-9741.

TRANSACTION ACTIVITY (03/21/2018 to 04/18/2018)

DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER
04/18/2018	Payment	\$10,040.80	\$996.76	\$1,775.22	\$2,248.42	\$5,020.40
04/18/2018	Trial Payment	\$4,356.26				\$4,356.26
03/21/2018	Payment	\$10,040.80	\$992.01	\$1,779.97	\$2,248.42	\$5,020.40
03/21/2018	Trial Payment	\$4,356.26				\$4,356.26

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

DETACH HERE AND RETURN WITH YOUR PAYMENT PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY

mr. cooperSM
CHANGING THE FACE OF HOME LOANS www.mrcooper.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON.
MORRIS MANOPLA
AUDREY MANOPLA

ACCOUNT NUMBER [REDACTED]	REINSTATEMENT AMOUNT DUE* 05/01/2018 \$132,985.69
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO MR. COOPER*	PAYMENT DUE IF RECEIVED ON OR AFTER 05/17/2018 \$132,985.69

MR. COOPER
PO Box 60516
City of Industry, CA 91716-0516



ADDITIONAL ESCROW \$ _____
**ADDITIONAL PRINCIPAL \$ _____

TOTAL AMOUNT OF YOUR CHECK DO NOT SEND CASH

**All amounts must be paid in full before additional principal reduction can be made.

[REDACTED]

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Mr. Cooper receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1)Principal and Interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at www.mrcooper.com.

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at: Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741, fax 855-856-0427 or email MilitaryFamilies@mrcooper.com. Be sure to include your loan number with the copy of the orders. Please visit our website at www.mrcooper.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Mr. Cooper will reverse that payment and assess your loan account an insufficient funds fee of up to \$30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department’s Consumer Help Unit at 1-800-342-3736 or by visiting the Department’s website at www.dfs.ny.gov. Mr. Cooper is registered with the New York Superintendent of Banks.

Mr. Cooper may report your account to the major credit bureaus.
Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

AUTOPAY Allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Mr. Cooper does not charge a fee to activate this service. Call 888-480-2432 for more information or visit our website at www.mrcooper.com.

ONLINE PAYMENT Allows you to sign in to your account anytime to make a payment. There is no charge for this service. Sign in to www.mrcooper.com.

AUTOMATED PHONE PAYMENT Is a pay-by-phone service provided through our automated phone system. There may be a fee of up to \$14 for this service. Call 888-480-2432.

AGENT ASSISTED PAYMENT Is a pay-by-phone service provided by a customer service agent. Call 888-480-2432 and speak with an agent. There may be a fee of up to \$19 for this service.

PAY BY MAIL Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and **allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges**. Send payment via express or overnight mail to Mr. Cooper, Attn: Payment Processing - 650783, 1010 W. Mockingbird, Suite 100, Dallas, TX 75247.

WIRE You may send payments, via wire transfer, to the following:
Bank Account: 4059000XXXXXXXXXX(10Xs equals the borrower loan number with leading zero)
Routing#: 121000248
Bank Name: Wells Fargo Bank, N.A.
Bank Address: 420 Montgomery Street, San Francisco, CA 94104

MONEYGRAM EXPRESSPAYMENT Ensures same-day delivery of your payment to Mr. Cooper. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Mr. Cooper loan number. The MoneyGram Receive Code is ***1678***. All ExpressPayment transactions require cash. The agent will charge a fee for this service.

WESTERN UNION QUICKCOLLECT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Mr. Cooper loan number, indicating:

Pay to: Mr. Cooper Code City: Astar State: TX
All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

CUSTOMER SERVICE: 888-480-2432, Monday through Thursday 7 a.m. to 8 p.m. (CT), Friday 7 a.m. to 6 p.m. (CT), and Saturday 8 a.m. to 2 p.m. (CT)
[Calls may be monitored and/or recorded for quality assurance purposes].

24-HOUR AUTOMATED ACCOUNT INFORMATION: Sign in to www.mrcooper.com OR call **888-480-2432**.

MAILING ADDRESSES: For Mr. Cooper are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 60516 City of Industry, CA 91716-0516	PO Box 619098 Dallas, TX 75261-9741	8950 Cypress Waters Blvd. Coppell, TX 75019	PO Box 7729 Springfield, OH 45501-7729 Fax 800-687-4729	PO Box 961229 Fort Worth, TX 76161-0229 Fax 817-826-1861	PO Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A “QUALIFIED WRITTEN REQUEST” (QWR) REGARDING THE SERVICING OF YOUR LOAN, A NOTICE ASSERTING THAT AN ERROR OCCURRED WITH RESPECT TO YOUR LOAN OR A NOTICE REQUESTING INFORMATION WITH RESPECT TO YOUR LOAN MUST BE SENT TO THIS ADDRESS:** Mr. Cooper PO Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A “qualified written request” must comply with the requirements of RESPA, as follows: Qualified written request; defined. A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. A QWR, notice of error or request for information is not timely if it is delivered to a servicer more than 1-year after either the date of transfer of servicing or the date that the mortgage loan is discharged, whichever date is applicable.



Mr. Cooper, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

CHECK THE APPROPRIATE BOX:

☐ MAILING ADDRESS

☐ TELEPHONE NUMBER:

LOAN #

Borrower’s Name:

Borrower’s New Address:

Co-Borrower’s Name:

Co-Borrower’s New Address:

Authorized Borrower’s Number(s):

Home: () Mobile: Yes No

Work: () Ext: Mobile: Yes No

Other: () Mobile: Yes No

Authorized Co-Borrower’s Number(s):

Home: () Mobile: Yes No

Work: () Ext: Mobile: Yes No

Other: () Mobile: Yes No

I consent to being contacted by Mr. Cooper at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.



MORTGAGE LOAN STATEMENT

STATEMENT DATE
04/18/2018

LOAN NUMBER
[REDACTED]

PROPERTY ADDRESS
[REDACTED]

PAYMENT DUE DATE
05/01/2018

**REINSTATEMENT
AMOUNT DUE**
\$132,985.69**

*If payment is received on or
after 05/17/2018, a \$0.00
late fee will be charged.*

LENDER PAID EXPENSES

	LAST STATEMENT	TOTAL
PROPERTY INSPECTIONS (04/04/2018)	\$0.00	\$90.00
LEGAL FEES	\$0.00	\$4,802.22
TOTAL	\$0.00	\$4,892.22

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: **888-480-2432**
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 6 p.m. (CT)
Sat 8 a.m. to 2 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Joel Vazquez
AND CAN BE REACHED AT:
(866) 316-2432 EXT. 5493358
or via mail at:
8950 Cypress Waters Blvd.
Coppell, TX 75019

HERE'S SOME HELPFUL INFORMATION

Attention New York City Residents: For your loan balance, creditor information, or to obtain more information regarding your loan, please contact our Customer Service Department toll free at 888-480-2432. You can also submit your request in writing to: Mr. Cooper, Attention: Research Department, PO Box 619098, Dallas, Texas, 75261-9741.

The amount listed on this statement under "total amount due" is based off your original loan terms (or previously modified loan terms) and will not reflect any trial modification, forbearance or repayment plan agreements. Please reference your workout plan documents for your monthly payment amount or see the "Trial/Workout payment amount" for the amount currently due.

Partial Payments refer to a payment less than your full monthly mortgage loan payment due that was received on your account. These funds are applied to, and held in, a separate non-interest bearing suspense account until the remaining funds are received to make a full monthly mortgage loan payment. In order to apply these funds to your mortgage loan you are required to send us the additional funds sufficient to equal a full monthly mortgage loan payment. The Unapplied Funds balance represents the amount of your funds are being held in a non-interest bearing suspense account as of the date of this statement.

Mr. Cooper received an amount of \$4,356.26 on 04/18/2018 for the forbearance plan set up on your account.

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

Lender Paid Expenses are funds paid by Mr. Cooper on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

"Total Fees & Charges" include, but are not limited to, phone pay fees, insufficient fund fees, or convenience fees. These fees & charges appear in the "Other" category of the Transaction Detail, if applied since the last billing cycle.

If you do not wish to receive paper statements, simply log into your account at www.mrcooper.com and alter your selection to Paperless. Paperless offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

You can make your payment online at www.mrcooper.com. There is no charge for this service.

As part of our transformation to Mr. Cooper, we've enhanced your monthly billing statement, making it simpler and easier to read. To learn more, check out the 'how to read your statement' video guide online. Go to www.mrcooper.com/servicing/statements and sign in to your account or find it in the support section of our website at www.mrcooper.com/support/statements/monthly.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

New York Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the New York City Department of Consumer Affairs License Number: 1392003. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov.**

New York Residents Income Disclosure: If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: supplemental security income (SSI); social security; public assistance (welfare); spousal support, maintenance (alimony) or child support; unemployment benefits; disability benefits; workers' compensation benefits; public or private pensions; veterans' benefits; federal student loans, federal student grants, and federal work study funds; and ninety percent of your wages or salary earned in the last sixty days.

mr. cooperSM
8950 Cypress Waters Blvd.
Coppell, TX 75019
CHANGING THE FACE OF HOME LOANS

MORTGAGE LOAN STATEMENT

STATEMENT DATE
05/18/2018

LOAN NUMBER
[REDACTED]

PROPERTY ADDRESS
[REDACTED]

PAYMENT DUE DATE
06/01/2018

**REINSTATEMENT
AMOUNT DUE****
\$132,956.45

*If payment is received on or
after 06/17/2018, a \$0.00
late fee will be charged.*

MORRIS MANOPLA
AUDREY MANOPLA
[REDACTED]

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 7 p.m. (CT)
Sat 8 a.m. to 12 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Joel Vazquez
AND CAN BE REACHED AT:
(866) 316-2432 EXT. 5493358
or via mail at:
8950 Cypress Waters Blvd.
Coppell, TX 75019

EXPLANATION OF AMOUNT DUE

CATEGORY	
PRINCIPAL	\$1,006.33
INTEREST	\$1,765.65
ESCROW AMOUNT (FOR TAXES & INSURANCE)	\$1,555.04
OPTIONAL PRODUCTS / SERVICES	\$0.00
TOTAL FEES & CHARGES	\$166.32
OVERDUE PAYMENT(S)	\$125,649.86
LENDER PAID EXPENSES*	\$4,892.22
PARTIAL PAYMENT (UNAPPLIED)	-\$2,078.97
REINSTATEMENT AMOUNT DUE**	\$132,956.45
TRIAL/WORKOUT PAYMENT AMOUNT	\$4,356.26
ACCELERATION AMOUNT DUE	\$459,403.09

*Excludes lender advances for escrow disbursements

ACCOUNT OVERVIEW

INTEREST BEARING PRINCIPAL BALANCE	INTEREST RATE
\$368,482.48	5.750%
	ESCROW BALANCE
	-\$40,692.00

The Principal Balance does not represent the payoff amount of your account
and is not to be used for payoff purposes.

PAST PAYMENTS BREAKDOWN

CATEGORY	PAID SINCE 04/19/2018	PAID YEAR TO DATE
PRINCIPAL	\$1,001.54	\$3,977.59
INTEREST	\$1,770.44	\$7,110.33
ESCROW (TAXES & INSURANCE)	\$2,248.42	\$8,993.68
OPTIONAL INSURANCE	\$0.00	\$0.00
FEES & CHARGES	\$0.00	\$0.00
LENDER PAID EXPENSES	\$0.00	\$0.00
PARTIAL PAYMENT (UNAPPLIED)	\$4,356.26	\$2,078.97
TOTAL	\$9,376.66	\$22,160.57

See page 2 for detailed Lender Paid Expenses Summary

HERE'S SOME HELPFUL INFORMATION (See Page 2 for Additional Critical Notices)

**The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. Your loan has been accelerated. The Accelerated Amount Due is the approximate payoff as of the date of the billing statement. Neither of these amounts include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote or payoff quote as these amounts will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.

Attention New York City Residents: For your loan balance, creditor information, or to obtain more information regarding your loan, please contact our Customer Service Department toll free at 888-480-2432. You can also submit your request in writing to: Mr. Cooper, Attention: Research Department, PO Box 619098, Dallas, Texas, 75261-9741.

TRANSACTION ACTIVITY (04/19/2018 to 05/18/2018)

DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER
05/18/2018	Payment	\$10,040.80	\$1,001.54	\$1,770.44	\$2,248.42	\$5,020.40
05/18/2018	Trial Payment	\$4,356.26				\$4,356.26

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

DETACH HERE AND RETURN WITH YOUR PAYMENT PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY

mr. cooperSM
CHANGING THE FACE OF HOME LOANS www.mrcooper.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR
PHONE NUMBER HAS CHANGED. ENTER
CHANGES ON BACK OF COUPON.
MORRIS MANOPLA
AUDREY MANOPLA

ACCOUNT NUMBER [REDACTED]	REINSTATEMENT AMOUNT DUE* 06/01/2018 \$132,956.45
WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO MR. COOPER*	PAYMENT DUE IF RECEIVED ON OR AFTER 06/17/2018 \$132,956.45

MR. COOPER
PO Box 60516
City of Industry, CA 91716-0516



ADDITIONAL ESCROW \$ _____
**ADDITIONAL PRINCIPAL \$ _____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

**All amounts must be paid in full before additional principal reduction can be made.

[REDACTED]

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Mr. Cooper receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1)Principal and Interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at www.mrcooper.com.

SERVICEMEMBERS CIVIL RELIEF ACT

The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at: Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741, fax 855-856-0427 or email MilitaryFamilies@mrcooper.com. Be sure to include your loan number with the copy of the orders. Please visit our website at www.mrcooper.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES

Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Mr. Cooper will reverse that payment and assess your loan account an insufficient funds fee of up to \$30.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE

If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: http://www.hud.gov/offices/hsg/sfh/hcc/hccprof14.cfm or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS

For those customers who reside in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department’s Consumer Help Unit at 1-800-342-3736 or by visiting the Department’s website at www.dfs.ny.gov. Mr. Cooper is registered with the New York Superintendent of Banks.

Mr. Cooper may report your account to the major credit bureaus.
Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

AUTOPAY Allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Mr. Cooper does not charge a fee to activate this service. Call 888-480-2432 for more information or visit our website at www.mrcooper.com.

ONLINE PAYMENT Allows you to sign in to your account anytime to make a payment. There is no charge for this service. Sign in to www.mrcooper.com.

AUTOMATED PHONE PAYMENT Is a pay-by-phone service provided through our automated phone system. There may be a fee of up to \$14 for this service. Call 888-480-2432.

AGENT ASSISTED PAYMENT Is a pay-by-phone service provided by a customer service agent. Call 888-480-2432 and speak with an agent. There may be a fee of up to \$19 for this service.

PAY BY MAIL Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and **allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges**. Send payment via express or overnight mail to Mr. Cooper, Attn: Payment Processing - 650783, 1010 W. Mockingbird, Suite 100, Dallas, TX 75247.

WIRE You may send payments, via wire transfer, to the following:

Bank Account: 4059000XXXXXXXXXX(10Xs equals the borrower loan number with leading zero)

Routing#: 121000248

Bank Name: Wells Fargo Bank, N.A.

Bank Address: 420 Montgomery Street, San Francisco, CA 94104

MONEYGRAM EXPRESSPAYMENT Ensures same-day delivery of your payment to Mr. Cooper. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Mr. Cooper loan number. The MoneyGram Receive Code is ***1678***. All ExpressPayment transactions require cash. The agent will charge a fee for this service.

WESTERN UNION QUICKCOLLECT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Mr. Cooper loan number, indicating:

Pay to: Mr. Cooper Code City: Astar State: TX

All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

CUSTOMER SERVICE: 888-480-2432, Monday through Thursday 7 a.m. to 8 p.m. (CT), Friday 7 a.m. to 7 p.m. (CT), and Saturday 8 a.m. to 12 p.m. (CT)

[Calls may be monitored and/or recorded for quality assurance purposes].

24-HOUR AUTOMATED ACCOUNT INFORMATION: Sign in to www.mrcooper.com OR call **888-480-2432**.

MAILING ADDRESSES: For Mr. Cooper are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 60516 City of Industry, CA 91716-0516	PO Box 619098 Dallas, TX 75261-9741	8950 Cypress Waters Blvd. Coppell, TX 75019	PO Box 7729 Springfield, OH 45501-7729 Fax 800-687-4729	PO Box 961229 Fort Worth, TX 76161-0229 Fax 817-826-1861	PO Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A “QUALIFIED WRITTEN REQUEST” (QWR) REGARDING THE SERVICING OF YOUR LOAN, A NOTICE ASSERTING THAT AN ERROR OCCURRED WITH RESPECT TO YOUR LOAN OR A NOTICE REQUESTING INFORMATION WITH RESPECT TO YOUR LOAN MUST BE SENT TO THIS ADDRESS:** Mr. Cooper PO Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A “qualified written request” must comply with the requirements of RESPA, as follows: Qualified written request; defined. A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. A QWR, notice of error or request for information is not timely if it is delivered to a servicer more than 1-year after either the date of transfer of servicing or the date that the mortgage loan is discharged, whichever date is applicable.



Mr. Cooper, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

CHECK THE APPROPRIATE BOX:

☐

MAILING ADDRESS

☐

TELEPHONE NUMBER:

LOAN #

Borrower’s Name: _____

Borrower’s New Address: _____

Co-Borrower’s Name: _____

Co-Borrower’s New Address: _____

Authorized Borrower’s Number(s):

Home: (_____) _____ Mobile: Yes No

Work: (_____) _____ Ext: _____ Mobile: Yes No

Other: (_____) _____ Mobile: Yes No

Authorized Co-Borrower’s Number(s):

Home: (_____) _____ Mobile: Yes No

Work: (_____) _____ Ext: _____ Mobile: Yes No

Other: (_____) _____ Mobile: Yes No

I consent to being contacted by Mr. Cooper at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.



MORTGAGE LOAN STATEMENT

STATEMENT DATE
05/18/2018

LOAN NUMBER
[REDACTED]

PROPERTY ADDRESS
[REDACTED]

PAYMENT DUE DATE
06/01/2018

REINSTATEMENT
AMOUNT DUE**
\$132,956.45

*If payment is received on or
after 06/17/2018, a \$0.00
late fee will be charged.*

LENDER PAID EXPENSES

	LAST STATEMENT	TOTAL
PROPERTY INSPECTIONS (05/07/2018)	\$0.00	\$90.00
LEGAL FEES	\$0.00	\$4,802.22
TOTAL	\$0.00	\$4,892.22

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 7 p.m. (CT)
Sat 8 a.m. to 12 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Joel Vazquez
AND CAN BE REACHED AT:
(866) 316-2432 EXT. 5493358
or via mail at:
8950 Cypress Waters Blvd.
Coppell, TX 75019

HERE'S SOME HELPFUL INFORMATION

Attention New York City Residents: For your loan balance, creditor information, or to obtain more information regarding your loan, please contact our Customer Service Department toll free at 888-480-2432. You can also submit your request in writing to: Mr. Cooper, Attention: Research Department, PO Box 619098, Dallas, Texas, 75261-9741.

The amount listed on this statement under "total amount due" is based off your original loan terms (or previously modified loan terms) and will not reflect any trial modification, forbearance or repayment plan agreements. Please reference your workout plan documents for your monthly payment amount or see the "Trial/Workout payment amount" for the amount currently due.

Partial Payments refer to a payment less than your full monthly mortgage loan payment due that was received on your account. These funds are applied to, and held in, a separate non-interest bearing suspense account until the remaining funds are received to make a full monthly mortgage loan payment. In order to apply these funds to your mortgage loan you are required to send us the additional funds sufficient to equal a full monthly mortgage loan payment. The Unapplied Funds balance represents the amount of your funds are being held in a non-interest bearing suspense account as of the date of this statement.

Mr. Cooper received an amount of \$4,356.26 on 05/18/2018 for the forbearance plan set up on your account.

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

Lender Paid Expenses are funds paid by Mr. Cooper on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

"Total Fees & Charges" include, but are not limited to, phone pay fees, insufficient fund fees, or convenience fees. These fees & charges appear in the "Other" category of the Transaction Detail, if applied since the last billing cycle.

If you do not wish to receive paper statements, simply log into your account at www.mrcooper.com and alter your selection to Paperless. Paperless offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

You can make your payment online at www.mrcooper.com. There is no charge for this service.

As part of our transformation to Mr. Cooper, we've enhanced your monthly billing statement, making it simpler and easier to read. To learn more, check out the 'how to read your statement' video guide online. Go to www.mrcooper.com/servicing/statements and sign in to your account or find it in the support section of our website at www.mrcooper.com/support/statements/monthly.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

New York Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the New York City Department of Consumer Affairs License Number: 1392003. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov.**

New York Residents Income Disclosure: If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: supplemental security income (SSI); social security; public assistance (welfare); spousal support, maintenance (alimony) or child support; unemployment benefits; disability benefits; workers' compensation benefits; public or private pensions; veterans' benefits; federal student loans, federal student grants, and federal work study funds; and ninety percent of your wages or salary earned in the last sixty days.

MORTGAGE LOAN STATEMENT

STATEMENT DATE
06/19/2018

LOAN NUMBER
[REDACTED]

PROPERTY ADDRESS
[REDACTED]

PAYMENT DUE DATE
07/01/2018

**REINSTATEMENT
AMOUNT DUE****
\$132,927.21

*If payment is received on or
after **07/17/2018**, a **\$0.00**
late fee will be charged.*

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: **888-480-2432**
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 7 p.m. (CT)
Sat 8 a.m. to 12 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Joel Vazquez
AND CAN BE REACHED AT:
(866)-316-2432
or via mail at:
8950 Cypress Waters Blvd.
Coppell, TX 75019

ACCOUNT OVERVIEW

INTEREST BEARING
PRINCIPAL BALANCE
\$367,476.15

INTEREST RATE
5.750%

ESCROW BALANCE
-\$42,197.42

*The Principal Balance does not represent the payoff amount of your
account and is not to be used for payoff purposes.*

PAST PAYMENTS BREAKDOWN

CATEGORY	PAID SINCE 05/19/2018	PAID YEAR TO DATE
PRINCIPAL	\$1,006.33	\$4,983.92
INTEREST	\$1,765.65	\$8,875.98
ESCROW (TAXES & INSURANCE)	\$2,248.42	\$11,242.10
OPTIONAL INSURANCE	\$0.00	\$0.00
FEES & CHARGES	\$0.00	\$0.00
LENDER PAID EXPENSES	\$0.00	\$0.00
PARTIAL PAYMENT (UNAPPLIED)	\$4,356.26	\$1,414.83
TOTAL	\$9,376.66	\$26,516.83

See page 2 for detailed Lender Paid Expenses Summary

EXPLANATION OF AMOUNT DUE

CATEGORY	
PRINCIPAL	\$1,011.16
INTEREST	\$1,760.82
ESCROW AMOUNT (FOR TAXES & INSURANCE)	\$1,555.04
OPTIONAL PRODUCTS / SERVICES	\$0.00
TOTAL FEES & CHARGES	\$166.32
LENDER PAID EXPENSES*	\$4,892.22
OVERDUE PAYMENT(S)	\$124,956.48
PARTIAL PAYMENT (UNAPPLIED)	\$1,414.83
REINSTATEMENT AMOUNT DUE**	\$132,927.21
ACCELERATION AMOUNT DUE	\$459,836.63

*Please call Mr. Cooper to request the full amount owed on your account as the amount due may be different than stated here
due to interest and other charges or credits.
Excludes lender advances for escrow disbursements

HERE'S SOME HELPFUL INFORMATION (See Page 2 for Additional Critical Notices)

**The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. Your loan has been accelerated. The Accelerated Amount Due is the approximate payoff as of the date of the billing statement. Neither of these amounts include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote or payoff quote as these amounts will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to Nationstar Mortgage LLC d/b/a Mr. Cooper.

Attention New York City Residents: For your loan balance, creditor information, or to obtain more information regarding your loan, please contact our Customer Service Department toll free at 888-480-2432. You can also submit your request in writing to: Mr. Cooper, Attention: Research Department, PO Box 619098, Dallas, Texas, 75261-9741.

The amount listed on this statement under "total amount due" is based off your original loan terms (or previously modified loan terms) and will not reflect any trial modification, forbearance or repayment plan agreements. Please reference your workout plan documents for your monthly payment amount or see the "Trial/Workout payment amount" for the amount currently due.

TRANSACTION ACTIVITY (05/19/2018 TO 06/19/2018) (See page 2 for more transactions)

DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER
06/19/2018	Disbursement-City Tax	\$3,753.84			\$3,753.84	
06/18/2018	Payment	\$10,040.80	\$1,006.33	\$1,765.65	\$2,248.42	\$5,020.40
06/18/2018	Trial Payment	\$4,356.26				\$4,356.26

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

✂----- DETACH HERE AND RETURN WITH YOUR PAYMENT PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY -----

mr. cooper
CHANGING THE FACE OF HOME LOANS www.mrcooper.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR
PHONE NUMBER HAS CHANGED. ENTER
CHANGES ON BACK OF COUPON

MORRIS MANOPLA
AUDREY MANOPLA

ACCOUNT NUMBER [REDACTED]	REINSTATEMENT AMOUNT DUE* 07/01/2018 \$132,927.21
PAYMENT DUE IF RECEIVED ON OR AFTER 07/17/2018 \$132,927.21	

WRITE YOUR LOAN NUMBER ON YOUR
CHECK OR MONEY ORDER AND MAKE
PAYABLE TO MR. COOPER*

MR. COOPER
PO BOX 650783
DALLAS, TX 75265-0783

ADDITIONAL ESCROW \$ _____

**ADDITIONAL PRINCIPAL \$ _____



**TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH**

[REDACTED]

**All amounts must be paid in full before additional principal can be made.

[REDACTED]

[REDACTED]

IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Mr. Cooper receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1) Principal and Interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at www.mrcooper.com.

SERVICEMEMBERS CIVIL RELIEF ACT
The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at:
Mr. Cooper, Attn: Military Families, P.O. Box 619098, Dallas, TX 75261-9741, fax 855-856-0427 or email MilitaryFamilies@mrcooper.com. Be sure to include your loan number with the copy of the orders. Please visit our website at www.mrcooper.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES
Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Mr. Cooper will reverse that payment and assess your loan account an insufficient funds fee of up to \$50.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE
If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS
For those customers who reside in the state of New York, borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. Mr. Cooper is registered with the New York Superintendent of Banks.

Mr. Cooper may report your account to the major credit bureaus.
Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

AUTOPAY Allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Mr. Cooper does not charge a fee to activate this service. Call 888-480-2432 for more information or visit our website at www.mrcooper.com.

ONLINE PAYMENT Allows you to sign in to your account anytime to make a payment. There is no charge for this service. Sign in to www.mrcooper.com.

AUTOMATED PHONE PAYMENT Is a pay-by-phone service provided through our automated phone system. There may be a fee of up to \$14 for this service. Call 888-480-2432.

AGENT ASSISTED PAYMENT Is a pay by phone service provide by a customer service agent. Call 888-480-2432 and speak with an agent. There may be a fee of up to \$19 for this service.

PAY BY MAIL Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and **allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges**. Send payment via express or overnight mail to Mr. Cooper, Attn: Payment Processing - 650783, 1010 W. Mockingbird, Suite 100, Dallas, TX 75247.

WIRE You may send payments, via wire transfer, to the following:
Bank Account: 4059000XXXXXXX(10Xs equals the borrower loan number with leading zero)
Routing#: 121000248
Bank Name: Wells Fargo Bank, N.A.
Bank Address: 420 Montgomery Street, San Francisco, CA 94104

MONEYGRAM EXPRESSPAYMENT Ensures same-day delivery of your payment to Mr. Cooper. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Mr. Cooper loan number. The MoneyGram Receive Code is ***1678***. All ExpressPayment transactions require cash. The agent will charge a fee for this service.

WESTERN UNION QUICKCOLLECT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Mr. Cooper loan number, indicating:

Pay to: Mr. Cooper Code City: MRCOOPER State: TX
All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

CUSTOMER SERVICE: 888-480-2432, Monday through Thursday 7 a.m. to 8 p.m. (CT), Friday 7 a.m. to 7 p.m. (CT), and Saturday 8 a.m. to 12 p.m. (CT)
[Calls may be monitored and/or recorded for quality assurance purposes].

24-HOUR AUTOMATED ACCOUNT INFORMATION: Sign in to www.mrcooper.com OR call **888-480-2432**.

MAILING ADDRESSES: For Mr. Cooper are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.

PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 60516 City of Industry, CA 91716-0516	PO Box 619098 Dallas, TX 75261-9741	8950 Cypress Waters Blvd. Coppell, TX 75019	PO Box 7729 Springfield, OH 45501-7729 Fax (800) 687-4729	PO Box 9225 Coppell, TX 75019 Fax (817) 826-1861	PO Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A “QUALIFIED WRITTEN REQUEST” (QWR) REGARDING THE SERVICING OF YOUR LOAN, A NOTICE ASSERTING THAT AN ERROR OCCURRED WITH RESPECT TO YOUR LOAN OR A NOTICE REQUESTING INFORMATION WITH RESPECT TO YOUR LOAN MUST BE SENT TO THIS ADDRESS:** Mr. Cooper PO Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A “qualified written request” must comply with the requirements of RESPA, as follows: Qualified written request; defined. A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. A QWR, notice of error or request for information is not timely if it is delivered to a servicer more than 1-year after either the date of transfer of servicing or the date that the mortgage loan is discharged, whichever date is applicable.



Mr. Cooper, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

CHECK THE APPROPRIATE BOX:

☐ MAILING ADDRESS

☐ TELEPHONE NUMBER

LOAN #: _____

Borrower's Name: _____

Co-Borrower's Name: _____

Borrower's New Address: _____

Co-Borrower's New Address: _____

Authorized Borrower's Number(s):

Authorized Co-Borrower's Number(s):

Home: (_____) _____ Mobile: Yes No

Home: (_____) _____ Mobile: Yes No

Work: (_____) _____ Ext: _____ Mobile: Yes No

Work: (_____) _____ Ext: _____ Mobile: Yes No

Other: (_____) _____ Mobile: Yes No

Other: (_____) _____ Mobile: Yes No

Signature Required: _____

Signature Required: _____

I consent to being contacted by Mr. Cooper at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.



MORTGAGE LOAN STATEMENT

STATEMENT DATE
06/19/2018

PAYMENT DUE DATE
07/01/2018

LOAN NUMBER
[REDACTED]

REINSTATEMENT
AMOUNT DUE**
\$132,927.21

PROPERTY ADDRESS
[REDACTED]

If payment is received on or
after 07/17/2018, a \$0.00
late fee will be charged.

LENDER PAID EXPENSES

	LAST STATEMENT	TOTAL
PROPERTY INSPECTIONS (06/03/2018)	\$0.00	\$90.00
LEGAL FEES	\$0.00	\$4,802.22
TOTAL	\$0.00	\$4,892.22

QUESTIONS? WE’RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 7 p.m. (CT)
Sat 8 a.m. to 12 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Joel Vazquez
AND CAN BE REACHED AT:
(866)-316-2432
or via mail at:
8950 Cypress Waters Blvd.
Coppell, TX 75019

HERE’S SOME HELPFUL INFORMATION

Partial Payments refer to a payment less than your full monthly mortgage loan payment due that was received on your account. These funds are applied to, and held in, a separate non-interest bearing suspense account until the remaining funds are received to make a full monthly mortgage loan payment. In order to apply these funds to your mortgage loan you are required to send us the additional funds sufficient to equal a full monthly mortgage loan payment. The Unapplied Funds balance represents the amount of your funds are being held in a non-interest bearing suspense account as of the date of this statement.

Mr. Cooper received an amount of \$4,356.26 on 06/18/2018 for the forbearance plan set up on your account.

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

Lender Paid Expenses are funds paid by Mr. Cooper on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

”Total Fees & Charges” include, but are not limited to, phone pay fees, insufficient fund fees, or convenience fees. These fees & charges appear in the ”Other” category of the Transaction Detail, if applied since the last billing cycle.

If you do not wish to receive paper statements, simply log into your account at www.mrcooper.com and alter your selection to Paperless. Paperless offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

You can make your payment online at www.mrcooper.com. There is no charge for this service.

New York Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the New York City Department of Consumer Affairs License Number: 1392003. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov.**

New York Residents Income Disclosure: If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: supplemental security income (SSI); social security; public assistance (welfare); spousal support, maintenance (alimony) or child support; unemployment benefits; disability benefits; workers’ compensation benefits; public or private pensions; veterans’ benefits; federal student loans, federal student grants, and federal work study funds; and ninety percent of your wages or salary earned in the last sixty days.



MORTGAGE LOAN STATEMENT

STATEMENT DATE
07/13/2018

LOAN NUMBER
[REDACTED]

PROPERTY ADDRESS
[REDACTED]

PAYMENT DUE DATE
08/01/2018

AMOUNT DUE
\$4,284.44

If payment is received on or after 08/17/2018, a \$0.00 late fee will be charged.

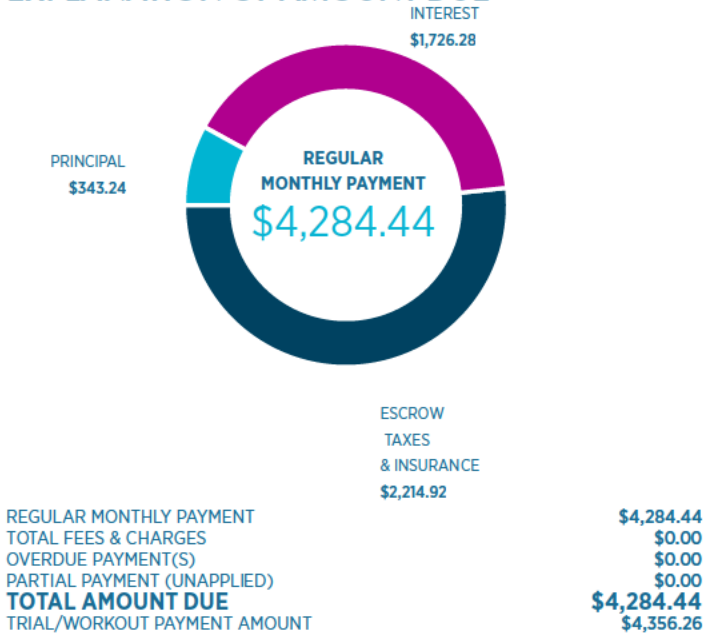
QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 7 p.m. (CT)
Sat 8 a.m. to 12 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Joel Vazquez
AND CAN BE REACHED AT:
(866)-316-2432
or via mail at:
8950 Cypress Waters Blvd.
Coppell, TX 75019

MORRIS MANOPLA
AUDREY MANOPLA
[REDACTED]

EXPLANATION OF AMOUNT DUE



ACCOUNT OVERVIEW

INTEREST BEARING PRINCIPAL BALANCE
\$460,340.32

INTEREST RATE
4.500%
unitll 08/01/2018

ESCROW BALANCE
\$0.00

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

PAST PAYMENTS BREAKDOWN

CATEGORY	PAID SINCE 06/20/2018	PAID YEAR TO DATE
PRINCIPAL	\$0.00	\$4,983.92
INTEREST	\$0.00	\$8,875.98
ESCROW (TAXES & INSURANCE)	\$1,414.83	\$12,656.93
OPTIONAL INSURANCE	\$0.00	\$0.00
FEES & CHARGES	\$0.00	\$0.00
LENDER PAID EXPENSES	\$0.00	\$0.00
PARTIAL PAYMENT (UNAPPLIED)	\$0.00	\$0.00
TOTAL	\$1,414.83	\$26,516.83

HERE'S SOME HELPFUL INFORMATION (See Page 2 for Additional Critical Notices)

Attention New York City Residents: For your loan balance, creditor information, or to obtain more information regarding your loan, please contact our Customer Service Department toll free at 888-480-2432. You can also submit your request in writing to: Mr. Cooper, Attention: Research Department, PO Box 619098, Dallas, Texas, 75261-9741.

Your interest rate is scheduled for review within the next 60 days. Details regarding any possible change will be sent within the next 30 days.

The amount listed on this statement under "total amount due" is based off your original loan terms (or previously modified loan terms) and will not reflect any trial modification, forbearance or repayment plan agreements. Please reference your workout plan documents for your monthly payment amount or see the "Trial/Workout payment amount" for the amount currently due.

Effective 08/01/2018, your interest rate has changed from 5.750% to 4.500% resulting in a change in your monthly payment from \$2,771.98 to \$2,069.52. The new payment amount is reflected in this mortgage billing statement.

TRANSACTION ACTIVITY (06/20/2018 to 07/13/2018)

DATE	DESCRIPTION	TOTAL	PRINCIPAL	INTEREST	ESCROW	OTHER
07/12/2018	Fee Waived	-\$166.32				-\$166.32
07/12/2018	Adjustment-Escrow	\$40,782.59			\$40,782.59	
07/12/2018	Payment-Escrow	\$1,414.83			\$1,414.83	
07/12/2018	Adj-Forbearance Suspende	-\$1,414.83				-\$1,414.83

Mr. Cooper is a brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a registered service mark of Nationstar Mortgage LLC. All rights reserved.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

8< DETACH HERE AND RETURN WITH YOUR PAYMENT PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY



☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON

MORRIS MANOPLA
AUDREY MANOPLA

ACCOUNT NUMBER

[REDACTED]

TOTAL AMOUNT DUE*

08/01/2018 **\$4,284.44**

PAYMENT DUE IF RECEIVED ON OR AFTER

08/17/2018 **\$4,284.44**

WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO MR. COOPER*

MR. COOPER
PO BOX 60516
CITY OF INDUSTRY, CA 91716-0516

ADDITIONAL ESCROW \$ _____

**ADDITIONAL PRINCIPAL \$ _____

**TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH**

**All amounts must be paid in full before additional principal can be made.



IMPORTANT PAYMENT INFORMATION

- It is important to use the remittance stub and envelope provided since both contain computer encoding that will help ensure prompt and accurate posting of payments. Always include your loan number on your check or money order. However, should you not receive your statement, DO NOT DELAY PAYMENT. Simply write your loan number on your check or money order and mail to the payment address as provided in the **Contact Information** section below.
- Do not send cash or correspondence as this could delay processing. Correspondence should be sent to the address provided in the **Contact Information** section below.
- Please be advised that if your account is delinquent or if there are fees and charges due, your account may not be paid ahead nor may principal reduction payments be applied. When Mr. Cooper receives a remittance that is in excess of a payment amount, that excess is applied to your account in accordance with a predetermined sequence: 1) Principal and Interest due; 2) Applicable Escrow amounts; 3) Fees and other charges assessed to your account. Once this sequence has been satisfied, you may give specific instructions as to how you would like excess amounts to be applied to your account by noting your preference on the face of your remittance stub.
- Any lump sum received that is not accompanied by a payoff quote will be applied according to our standard payment application rules. This will not result in satisfaction and reconveyance/release unless amount tendered satisfies all amounts due and owing on the account.
- A Schedule of Fee for Select Services may be found on our website at www.mrcooper.com.

SERVICEMEMBERS CIVIL RELIEF ACT
The Servicemembers Civil Relief Act (SCRA) may offer protection or relief to members of the military who have been called to active duty. If you are a member of the military who has been called to active duty or received a Permanent Change of Station order and you have not already made us aware, please forward a copy of your orders to us at:
Mr. Cooper, Attn: Military Families, P.O. Box 619098, Dallas, TX 75261-9741, fax 855-856-0427 or email MilitaryFamilies@mrcooper.com. Be sure to include your loan number with the copy of the orders. Please visit our website at www.mrcooper.com for complete details regarding Legal Rights and Protections Under the SCRA.

LATE CHARGES AND OVERDRAFT FEES
Payments received and posted after a grace period will be assessed a late charge. The late charge rate and number of grace days are shown on your Note. Please allow adequate time for postal delays as the receipt and posting date will govern the assessment of a late charge. Partial payments cannot be applied. If a payment is credited to your account and subsequently dishonored by your bank, Mr. Cooper will reverse that payment and assess your loan account an insufficient funds fee of up to \$50.00, as permitted by applicable law. (This fee may vary by state.)

HOMEOWNER COUNSELING NOTICE
If your loan is delinquent, you are entitled to receive homeownership counseling from an agency approved by the United States Department of Housing and Urban Development (HUD). A list of the HUD-approved, nonprofit homeownership counseling agencies may be downloaded from the Internet at: <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or by calling the HUD toll free number 1-800-569-4287 (toll free TDD number 1-800-877-8339) to obtain a list of approved nonprofit agencies serving your residential area.

NEW YORK STATE RESIDENTS
For those customers who reside in the state of New York, a borrower may file complaints about the Servicer with the New York State Banking Department or may obtain further information by calling the Department's Consumer Help Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov. Mr. Cooper is registered with the New York Superintendent of Financial Services.

Mr. Cooper may report your account to the major credit bureaus.
Late or missed payments and other defaults on your account may reflect on your credit report which can impact your ability to obtain other forms of credit.

PAYMENT OPTIONS

AUTOPAY Allows you to have your payment automatically debited, each month, from the checking or savings account of your choice. Mr. Cooper does not charge a fee to activate this service. Call 888-480-2432 for more information or visit our website at www.mrcooper.com.

ONLINE PAYMENT Allows you to sign in to your account anytime to make a payment. There is no charge for this service. Sign in to www.mrcooper.com.

AUTOMATED PHONE PAYMENT Is a pay-by-phone service provided through our automated phone system. There may be a fee of up to \$14 for this service. Call 888-480-2432.

AGENT ASSISTED PAYMENT Is a pay by phone service provide by a customer service agent. Call 888-480-2432 and speak with an agent. There may be a fee of up to \$19 for this service.

PAY BY MAIL Detach the coupon provided with this statement and mail it with your check or money order in the envelope provided. Please write your loan number on your payment and **allow adequate time for postal delays as the receipt and posting date will govern the assessment of late charges**. Send payment via express or overnight mail to Mr. Cooper, Attn: Payment Processing - 650783, 1010 W. Mockingbird, Suite 100, Dallas, TX 75247.

WIRE You may send payments, via wire transfer, to the following:
Bank Account: 4059000XXXXXXX(10Xs equals the borrower loan number with leading zero)
Routing#: 121000248
Bank Name: Wells Fargo Bank, N.A.
Bank Address: 420 Montgomery Street, San Francisco, CA 94104

MONEYGRAM EXPRESSPAYMENT Ensures same-day delivery of your payment to Mr. Cooper. Visit your local MoneyGram Agent. Call 1-800-926-9400 to locate the one nearest you. Complete the ExpressPayment form, providing your name and Mr. Cooper loan number. The MoneyGram Receive Code is ***1678***. All ExpressPayment transactions require cash. The agent will charge a fee for this service.

WESTERN UNION QUICKCOLLECT® Ensures same-day delivery of your payment to Mr. Cooper. Visit your local Western Union Agent. Call 1-800-325-6000 to locate the one nearest you. Complete the QuickCollect form with your name and Mr. Cooper loan number, indicating:

Pay to: Mr. Cooper Code City: MRCOOPER State: TX
All QuickCollect transactions require cash. Western Union will charge a fee for this service.

NOTICE TO CUSTOMERS MAKING PAYMENTS BY CHECK

Authorization to Convert Your Check: If you send us a check to make your payment, your check may be converted into an electronic fund transfer. An electronic fund transfer is the process in which your financial institution transfers funds electronically from your account to our account. By sending your completed signed check to us, you authorize us to copy your check and use the information from your check to make an electronic funds transfer from your account for the same amount as the check. If the electronic fund transfer cannot be processed for technical reasons, you authorize us to process the copy of your check.

Insufficient Funds: The electronic fund transfer from your account will usually occur within 24 hours of our receipt of your check. If the electronic fund transfer cannot be completed because of insufficient funds, you may be assessed an NSF fee in connection with the attempted transaction.

Transaction Information: The electronic fund transfer from your account will be on the account statement you receive from your financial institution. You will not receive your original check back from your financial institution. For security reasons, your original check will be destroyed, but we will keep a secured copy of the check for record keeping purposes.

Your Rights: You should contact your financial institution immediately if you believe that the electronic fund transfer reported on your statement was not properly authorized or is otherwise incorrect. Consumers have protections under the Electronic Fund Transfer Act for any unauthorized or incorrect electronic fund transfer.

CONTACT INFORMATION

CUSTOMER SERVICE: 888-480-2432 , Monday through Thursday 7 a.m. to 8 p.m. (CT), Friday 7 a.m. to 7 p.m. (CT), and Saturday 8 a.m. to 12 p.m. (CT) [Calls may be monitored and/or recorded for quality assurance purposes].					
24-HOUR AUTOMATED ACCOUNT INFORMATION: Sign in to www.mrcooper.com OR call 888-480-2432 .					
MAILING ADDRESSES: For Mr. Cooper are listed below. Please carefully select the address suited to your needs and remember, sending payments to any address other than the one specifically identified for payments will result in delays and may result in additional fees being assessed to your account.					
PAYMENTS:	NOTICE OF ERROR/ INFORMATION REQUEST/QWR*:	OVERNIGHT DELIVERY CORRESPONDENCE:	INSURANCE RENEWALS/ BILLS:	TAX NOTICES/ BILLS:	BANKRUPTCY NOTICES/ PAYMENTS:
PO Box 60516 City of Industry, CA 91716-0516	PO Box 619098 Dallas, TX 75261-9741	Lake Vista 4 800 State Highway 121 Bypass Lewisville, TX 75067	PO Box 7729 Springfield, OH 45501-7729 Fax (800) 687-4729	PO Box 2505 Covina, CA 91722-2505 Fax (817) 826-1861	PO Box 619094 Dallas, TX 75261-9741

***PURSUANT TO RESPA, A “QUALIFIED WRITTEN REQUEST” (QWR) REGARDING THE SERVICING OF YOUR LOAN, A NOTICE ASSERTING THAT AN ERROR OCCURRED WITH RESPECT TO YOUR LOAN OR A NOTICE REQUESTING INFORMATION WITH RESPECT TO YOUR LOAN MUST BE SENT TO THIS ADDRESS:** Mr. Cooper PO Box 619098, Dallas, TX 75261-9741, Attn: Customer Relations Officer. A “qualified written request” must comply with the requirements of RESPA, as follows: Qualified written request; defined. A qualified written request means a written correspondence (other than notice on a payment coupon or other payment medium supplied by the servicer) that includes, or otherwise enables the servicer to identify, the name and account of the borrower, and includes a statement of the reasons that the borrower believes the account is in error, if applicable, or that provides sufficient detail to the servicer regarding information relating to the servicing of the loan sought by the borrower. A QWR, notice of error or request for information is not timely if it is delivered to a servicer more than 1-year after either the date of transfer of servicing or the date that the mortgage loan is discharged, whichever date is applicable.



Mr. Cooper, its affiliates, successors or its assigns or their officers, directors, agents, or employees, are neither liable nor responsible for, or make any representation regarding the products or services offered on any enclosed inserts.

CHANGE OF ADDRESS OR TELEPHONE NUMBER

CHECK THE APPROPRIATE BOX:	<input type="checkbox"/> MAILING ADDRESS	<input type="checkbox"/> TELEPHONE NUMBER	LOAN #: _____
Borrower's Name: _____	Co-Borrower's Name: _____		
Borrower's New Address: _____	Co-Borrower's New Address: _____		
Authorized Borrower's Number(s):	Authorized Co-Borrower's Number(s):		
Home: (____) _____	Mobile: Yes	No	Home: (____) _____
Work: (____) _____ Ext: ____	Mobile: Yes	No	Work: (____) _____ Ext: ____
Other: (____) _____	Mobile: Yes	No	Other: (____) _____
Signature Required: _____	Signature Required: _____		

I consent to being contacted by Mr. Cooper at any telephone number I have provided. This includes, but is not limited to, calls from your dialing system to my cellular or mobile telephone.



MORTGAGE LOAN STATEMENT

STATEMENT DATE
07/13/2018

PAYMENT DUE DATE
08/01/2018

LOAN NUMBER

[REDACTED]

AMOUNT DUE

\$4,284.44

PROPERTY ADDRESS

[REDACTED]

If payment is received on or after 08/17/2018, a \$0.00 late fee will be charged.

QUESTIONS? WE'RE HERE TO HELP.

CUSTOMER SERVICE: 888-480-2432
Mon-Thu 7 a.m. to 8 p.m. (CT)
Fri 7 a.m. to 7 p.m. (CT)
Sat 8 a.m. to 12 p.m. (CT)
www.mrcooper.com

YOUR Dedicated Loan Specialist is:
Joel Vazquez
AND CAN BE REACHED AT:
(866)-316-2432
or via mail at:
8950 Cypress Waters Blvd.
Coppell, TX 75019

HERE'S SOME HELPFUL INFORMATION

If you do not wish to receive paper statements, simply log into your account at www.mrcooper.com and alter your selection to Paperless. Paperless offers convenient monthly email reminders, no lost mail, and archived online access to view or download to your personal computer.

You can make your payment online at www.mrcooper.com. There is no charge for this service.

New York Residents: Nationstar Mortgage LLC d/b/a Mr. Cooper is licensed by the New York City Department of Consumer Affairs License Number: 1392003. If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or www.dfs.ny.gov.

New York Residents Income Disclosure: If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: supplemental security income (SSI); social security; public assistance (welfare); spousal support, maintenance (alimony) or child support; unemployment benefits; disability benefits; workers' compensation benefits; public or private pensions; veterans' benefits; federal student loans, federal student grants, and federal work study funds; and ninety percent of your wages or salary earned in the last sixty days.



**Servicemembers Civil
Relief Act Notice
Disclosure**

**U.S. Department of Housing
and Urban Development
Office of Housing**

**OMB Approval 2502-0584
Exp 3/31/2021**

Legal Rights and Protections Under the SCRA

Servicemembers on “active duty” or “active service,” or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.
Mr. Cooper, Attn: Military Families, PO Box 619098, Dallas, TX 75261-9741
- There is no requirement under the SCRA; however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>
- “Military OneSource” is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call 1-800-342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

form **HUD-92070**
(6/2017)